## Case 16-31779 Doc 1 Filed 10/05/16 Entered 10/05/16 11:03:34 Desc Main Document Page 1 of 52

| Fill in this information to identify your case: |                                 |                                 |
|---|---------------------------------|---------------------------------|
| United States Bankruptcy Court for the:         |                                 |                                 |
| NORTHERN DISTRICT OF ILLINOIS                   | _                               |                                 |
| Case number (if known)                          | _ Chapter you are filing under: |                                 |
|   | ☐ Chapter 7                     |                                 |
|   | ☐ Chapter 11                    |                                 |
|   | ☐ Chapter 12                    |                                 |
|   | Chapter 13                      | Check if this an amended filing |

## Official Form 101

## **Voluntary Petition for Individuals Filing for Bankruptcy**

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

| Pai | t 1: Identify Yourself   |   |   |   |
|-----|--|---|---|---|
|     |  | About Debtor 1:   | ı | About Debtor 2 (Spouse Only in a Joint Case):                     |
| 1.  | Your full name   |   |   |   |
|     | Write the name that is on your government-issued picture identification (for example, your driver's license or passport).  Bring your picture identification to your meeting with the trustee. | Chana First name  J Middle name  Jones Last name and Suffix (Sr., Jr., II, III) | N | First name  Middle name  Last name and Suffix (Sr., Jr., II, III) |
| 2.  | All other names you have used in the last 8 years Include your married or maiden names.  |   |   |   |
|     | maiden names.  |   |   |   |
| 3.  | Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)  | xxx-xx-7617   |   |   |

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Debtor 1 Chana J Jones

|    |   | About Debtor 1:   | Ak   | pout Debtor 2 (Spouse Only in a Joint Case):  |  |
|----|---|---|--|---|--|
| 1. | Any business names and<br>Employer Identification<br>Numbers (EIN) you have<br>used in the last 8 years | ■ I have not used any business name or EINs.  | ☐ I have not used any business name or EINs. |   |  |
|    | Include trade names and doing business as names   | Business name(s)  | Bu   | usiness name(s)   |  |
|    |   | EINs  | Ell  | Ns  |  |
| 5. | Where you live  |   | lf I   | Debtor 2 lives at a different address:  |  |
|    |   | 209 Elmwood Dr.<br>Chicago Heights, IL 60411  |  |   |  |
|    |   | Number, Street, City, State & ZIP Code  | Nu   | umber, Street, City, State & ZIP Code   |  |
|    |   | Cook<br>County  | Co   | - Complete  |  |
|    |   | ,   |  | punty   |  |
|    |   | If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address. | in   | Debtor 2's mailing address is different from yours, fill it here. Note that the court will send any notices to this ailing address. |  |
|    |   | Number, P.O. Box, Street, City, State & ZIP Code  | Nu   | umber, P.O. Box, Street, City, State & ZIP Code   |  |
| 6. | Why you are choosing  | Check one:  | Cł   | heck one:   |  |
|    | bankruptcy  | Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.                                |  | Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.                |  |
|    |   | ☐ I have another reason.<br>Explain. (See 28 U.S.C. § 1408.)  |  | I have another reason.<br>Explain. (See 28 U.S.C. § 1408.)  |  |
|    |   |   |  |   |  |

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Document Case number (if known) Debtor 1 Chana J Jones

| 7.  | The chapter of the Bankruptcy Code you are  |             |             | rief description of each, se<br>go to the top of page 1 an |                  |                     | C. § 342(b) for Individual | uals Filing for Bankruptcy  |  |
|---|---|-------------|-------------|--|------------------|---------------------|----------------------------|---|--|
|   | choosing to file under  | □ Chapter 7 |             |  |                  |                     |                            |   |  |
|   |   | ☐ Cha       | pter 11     |  |                  |                     |                            |   |  |
|   | ☐ Chapter 12  |             |             |  |                  |                     |                            |   |  |
|   |   | ■ Cha       | pter 13     |  |                  |                     |                            |   |  |
|   |   |             |             |  |                  |                     |                            |   |  |
| 8.  | How you will pay the fee  | _<br>a<br>o | bout how yo | u may pay. Typically, if yo<br>attorney is submitting you  | u are paying     | the fee yourself,   | you may pay with cash      | our local court for more details sh, cashier's check, or money with a credit card or check with |  |
|   |   |             |             | the fee in installments.<br>e in Installments (Official F  |                  | e this option, sign | and attach the Applica     | ation for Individuals to Pay  |  |
|   |   |             |             |  |                  |                     |                            | oter 7. By law, a judge may,  |  |
|   |   |             |             |  |                  |                     |                            | of the official poverty line that this option, you must fill out                                |  |
|   |   |             |             | n to Have the Chapter 7 F                                  |                  |                     |                            |   |  |
|   |   |             |             |  |                  |                     |                            |   |  |
| 9. Have you filed for No. bankruptcy within the |   |             |             |  |                  |                     |                            |   |  |
|   | last 8 years?   | Yes.        |             |  |                  |                     |                            |   |  |
|   |   |             | District    | NDIL   | When             | 7/12/16             | Case number                | 16-22315  |  |
|   |   |             | District    | NDIL 7 dsch  | When             | 9/10/13             | Case number                | 13-35885  |  |
|   |   |             | District    | See Attachment   | When             |                     | Case number                |   |  |
|   |   |             |             |  |                  |                     |                            |   |  |
| 10.   | Are any bankruptcy cases pending or being   | ■ No        |             |  |                  |                     |                            |   |  |
|   | filed by a spouse who is<br>not filing this case with<br>you, or by a business<br>partner, or by an<br>affiliate? | ☐ Yes.      |             |  |                  |                     |                            |   |  |
|   | arrillate:  |             | Debtor      |  |                  |                     | Relationship to            | /OU   |  |
|   |   |             | District    |  | When             |                     | Case number, if            | ·   |  |
|   |   |             | Debtor      |  |                  |                     | Relationship to y          | /ou   |  |
|   |   |             | District    |  | When             |                     | Case number, if            | known   |  |
| 11  | Do you rent your  | <b>-</b>    | Go to li    | ne 12  |                  |                     |                            |   |  |
| • • •   | residence?  | ■ No.       |             |  | de Cara de Alama |                     |                            | . '   |  |
|   |   | ☐ Yes.      | -           | ur landlord obtained an ev                                 | riction judgme   | ent against you a   | na ao you want to stay     | in your residence?  |  |
|   |   |             |             | No. Go to line 12.   |                  |                     |                            | 4044)   |  |
|   |   |             |             | Yes. Fill out <i>Initial Statem</i> bankruptcy petition.   | ient About ar    | ı ⊑viction Juagme   | erit Against You (Form     | TUTA) and file it with this   |  |

Document Page 4 of 52 Case number (if known) Debtor 1 Chana J Jones Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole proprietor of any full- or part-time No. Go to Part 4. business? Name and location of business ☐ Yes. A sole proprietorship is a business you operate as Name of business, if any an individual, and is not a separate legal entity such as a corporation, partnership, or LLC. Number, Street, City, State & ZIP Code If you have more than one sole proprietorship, use a separate sheet and attach it to this petition. Check the appropriate box to describe your business: Health Care Business (as defined in 11 U.S.C. § 101(27A)) Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate Chapter 11 of the deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of Bankruptcy Code and are operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure you a small business in 11 U.S.C. 1116(1)(B). debtor? I am not filing under Chapter 11. No. For a definition of small business debtor, see 11 I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy □ No. U.S.C. § 101(51D). I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. ☐ Yes. Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have any ■ No. property that poses or is alleged to pose a threat ☐ Yes. of imminent and What is the hazard? identifiable hazard to public health or safety? Or do you own any If immediate attention is property that needs immediate attention? needed, why is it needed?

Number, Street, City, State & Zip Code

Where is the property?

For example, do you own perishable goods, or livestock that must be fed,

or a building that needs urgent repairs?

Debtor 1 Chana J Jones Document Page 5 of 52 Case number (if known)

Part 5: Explain

### Explain Your Efforts to Receive a Briefing About Credit Counseling

#### Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

#### **About Debtor 1:**

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

☐ I am not required to receive a briefing about credit counseling because of:

### ☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

### ☐ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

#### ☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

### About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

□ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

| I am not required to receive a briefing about credit |
|--|
| counseling because of:                               |

### ☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

### ☐ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

#### ☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Document Page 6 of 52 Case number (if known) Debtor 1 Chana J Jones Part 6: **Answer These Questions for Reporting Purposes** 16. What kind of debts do 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." you have? ☐ No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. ☐ No. Go to line 16c. ☐ Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts 17. Are you filing under I am not filing under Chapter 7. Go to line 18. No. Chapter 7? Do you estimate that I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses ☐ Yes. after any exempt are paid that funds will be available to distribute to unsecured creditors? property is excluded and administrative expenses □ No are paid that funds will □ Yes be available for distribution to unsecured creditors? 18. How many Creditors do 1-49 **1**,000-5,000 **1** 25,001-50,000 you estimate that you **5001-10,000 5**0,001-100,000 **50-99** owe? **1**0,001-25,000 ☐ More than 100,000 **1**00-199 **200-999** 19. How much do you □ \$1,000,001 - \$10 million □ \$500,000,001 - \$1 billion **\$0 - \$50,000** estimate your assets to □ \$10,000,001 - \$50 million □ \$1,000,000,001 - \$10 billion □ \$50,001 - \$100,000 be worth? □ \$50,000,001 - \$100 million □ \$10,000,000,001 - \$50 billion **\$100,001 - \$500,000** □ \$100,000,001 - \$500 million ☐ More than \$50 billion □ \$500.001 - \$1 million 20. How much do you □ \$1,000,001 - \$10 million □ \$500,000,001 - \$1 billion **\$0 - \$50,000** estimate your liabilities □ \$10,000,001 - \$50 million □ \$1,000,000,001 - \$10 billion □ \$50,001 - \$100,000 to be? □ \$50,000,001 - \$100 million □ \$10,000,000,001 - \$50 billion □ \$100,001 - \$500,000 □ \$100,000,001 - \$500 million ■ More than \$50 billion □ \$500,001 - \$1 million Sign Below Part 7: For you I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11. United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. /s/ Chana J Jones Signature of Debtor 2 Chana J Jones Signature of Debtor 1

Executed on

MM / DD / YYYY

Executed on October 5, 2016

MM / DD / YYYY

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Debtor 1 Chana J Jones Case number (if known)

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

| /s/ Brett J. F   | Pfeifer                | Date          | October 5, 2016         |
|------------------|------------------------|---------------|-------------------------|
| Signature of A   | Attorney for Debtor    | _             | MM / DD / YYYY          |
| Brett J. Pfeir   | fer                    |               |                         |
| Credit Solut     | ions Law               |               |                         |
| Firm name        |                        |               |                         |
| 1 South Dea      | arborn St, Suite 2109  |               |                         |
| Chicago, IL      |                        |               |                         |
| Number, Street,  | City, State & ZIP Code |               |                         |
| Contact phone    | 312-801-3000           | Email address | attorneybrett@yahoo.com |
| 6227036          |                        |               |                         |
| Bar number & Sta | te                     |               |                         |

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Document Debtor 1 Chana J Jones

| Fill in this infor     | rmation to identify your | case:             |             |                       |
|------------------------|--------------------------|-------------------|-------------|-----------------------|
| Debtor 1               | Chana J Jones            |                   |             |                       |
|                        | First Name               | Middle Name       | Last Name   |                       |
| Debtor 2               |                          |                   |             |                       |
| (Spouse if, filing)    | First Name               | Middle Name       | Last Name   |                       |
| United States B        | ankruptcy Court for the: | NORTHERN DISTRICT | OF ILLINOIS |                       |
| Case number (if known) |                          |                   |             | ☐ Check if this is ar |
|                        |                          |                   |             | amended filing        |

### FORM 101. VOLUNTARY PETITION

### **Prior Bankruptcy Cases Filed Attachment**

| District    | Case Number | Date Filed |
|-------------|-------------|------------|
| NDIL        | 16-22315    | 7/12/16    |
| NDIL 7 dsch | 13-35885    | 9/10/13    |
| NDIL 13 dsm | 12-01599    | 1/18/12    |
| NDIL 13 dsm | 11-19169    | 5/04/11    |

|                     |                          | 1700:11111        | -ni Paue 9 01 5/ |                                      |
|---------------------|--------------------------|-------------------|------------------|--------------------------------------|
| Fill in this infor  | mation to identify your  | case:             |                  |                                      |
| Debtor 1            | Chana J Jones            |                   |                  |                                      |
|                     | First Name               | Middle Name       | Last Name        |                                      |
| Debtor 2            |                          |                   |                  |                                      |
| (Spouse if, filing) | First Name               | Middle Name       | Last Name        |                                      |
| United States Ba    | ankruptcy Court for the: | NORTHERN DISTRICT | OF ILLINOIS      |                                      |
| Case number         |                          |                   |                  |                                      |
| (if known)          |                          |                   |                  | ☐ Check if this is an amended filing |

## Official Form 106Sum

## Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

|     |  | Your a<br>Value o | ssets<br>of what you own      |
|-----|--|-------------------|-------------------------------|
| 1.  | Schedule A/B: Property (Official Form 106A/B) 1a. Copy line 55, Total real estate, from Schedule A/B   | \$                | 0.00                          |
|     | 1b. Copy line 62, Total personal property, from Schedule A/B   | \$                | 5,627.00                      |
|     | 1c. Copy line 63, Total of all property on Schedule A/B  | \$                | 5,627.00                      |
| Par | t 2: Summarize Your Liabilities  |                   |                               |
|     |  |                   | <b>abilities</b><br>t you owe |
| 2.  | Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)  2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D | \$                | 3,175.00                      |
| 3.  | Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F                            | \$                | 0.00                          |
|     | 3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F  | \$                | 31,458.00                     |
|     | Your total liabilities   | \$                | 34,633.00                     |
| Pai | t 3: Summarize Your Income and Expenses  |                   |                               |
| 4.  | Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I  | \$                | 3,025.51                      |
| 5.  | Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J  | \$                | 2,755.00                      |
| Pai | t 4: Answer These Questions for Administrative and Statistical Records   |                   |                               |
| 6.  | Are you filing for bankruptcy under Chapters 7, 11, or 13?  No. You have nothing to report on this part of the form. Check this box and submit this form to the court with you                     | ır other sch      | nedules.                      |
| 7.  | ■ Yes What kind of debt do you have?   |                   |                               |
|     |  |                   |                               |

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.

Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a personal, family, or

Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to

the court with your other schedules.

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| 8. | From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form |
|----|--|
|    | 122A-1 Line 11; <b>OR</b> , Form 122B Line 11; <b>OR</b> , Form 122C-1 Line 14.                              |

4,033.51 \$

Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

|  | Total claim | 1    |
|--|-------------|------|
| From Part 4 on Schedule E/F, copy the following:   |             |      |
| 9a. Domestic support obligations (Copy line 6a.)   | \$          | 0.00 |
| 9b. Taxes and certain other debts you owe the government. (Copy line 6b.)  | \$          | 0.00 |
| 9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)  | \$          | 0.00 |
| 9d. Student loans. (Copy line 6f.)   | \$          | 0.00 |
| 9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.) | \$          | 0.00 |
| 9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)                                       | +\$         | 0.00 |
| 9g. <b>Total.</b> Add lines 9a through 9f.   | \$          | 0.00 |

|  |  | Document   | Page 11 of 52   |   |                                       |
|--|--|--|---|---|---------------------------------------|
| ill in this infor  | mation to identify your  | case and this filing:  |   |   |                                       |
| ebtor 1  | Chana J Jones  |  |   |   |                                       |
| ebtor 2  | First Name   | Middle Name  | Last Name   |   |                                       |
| pouse, if filing)  | First Name   | Middle Name  | Last Name   |   |                                       |
| nited States Ba  | ankruptcy Court for the:   | NORTHERN DISTRICT OF ILL   | INOIS   |   |                                       |
| ase number   |  |  |   |   | Charle if this is a                   |
|  |  |  | _   |   | ☐ Check if this is an amended filing  |
|  |  |  |   |   |                                       |
| Official Fo  | rm 106A/B  |  |   |   |                                       |
| Schedul  | e A/B: Prop  | erty   |   |   | 12/15                                 |
| ink it fits best. B<br>formation. If mor<br>nswer every ques | le as complete and accura<br>e space is needed, attach<br>stion. | e items. List an asset only once. It<br>te as possible. If two married peop<br>a separate sheet to this form. On t<br>, Land, or Other Real Estate You C   | ole are filing together, both a<br>he top of any additional pag | re equally responsible for su   | pplying correct                       |
| Do you own or I  | have any legal or equitable                                      | interest in any residence, buildin   | g, land, or similar property?                                   |   |                                       |
| ■ No. Go to Par  | t 2  |  |   |   |                                       |
| Yes. Where i   |  |  |   |   |                                       |
|  |  |  |   |   |                                       |
| Part 2: Describe   | Your Vehicles  |  |   |   |                                       |
| □ No<br>■ Yes  |  |  |   |   |                                       |
| -  | Chevy<br>Blazer  | Who has an interest in t   | the property? Check one   | Do not deduct secured cla<br>the amount of any secure<br>Creditors Who Have Clair | d claims on Schedule D:               |
| Wiodei.  | 1999   | Debtor 1 only  Debtor 2 only   |   |   |                                       |
| Approximat   |  | 000 Debtor 1 and Debtor 2  | 2 only  | Current value of the<br>entire property?  | Current value of the portion you own? |
| Other inforr   | mation:  | At least one of the del  |   |   |                                       |
|  |  | Check if this is come (see instructions)   | munity property   | \$500.00  | \$500.00                              |
| 3.2 Make:  | Chevy  | Who has an interest in t   | the property? Check one   | Do not deduct secured cla   | aims or exemptions. Put               |
| _  | Tahoe  | Debtor 1 only  | THE Property: Check one   | the amount of any secure<br>Creditors Who Have Clair                              |                                       |
|  | 2003   | Debtor 2 only  |   | Current value of the  | Current value of the                  |
| Approximat   | te mileage: 95   | Debtor 1 and Debtor 2  | 2 only  | entire property?  | portion you own?                      |
| Other inforr   | nation:  | At least one of the del  | otors and another   |   |                                       |
|  |  | Check if this is come (see instructions)   | munity property   | \$3,500.00  | \$3,500.00                            |
| L  |  |  |   |   |                                       |
| M-1  |  | TV 1 - (b (b | dalaa adkamaaldalaa ay  | 4   |                                       |
|  |  | TVs and other recreational velonal watercraft, fishing vessels, s  |   |   |                                       |
| •  | ,,, ,,   |  | ,   |   |                                       |
| No   |  |  |   |   |                                       |
| ☐ Yes  |  |  |   |   |                                       |

Official Form 106A/B Schedule A/B: Property page 1

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Case number (if known) Document Debtor 1 Chana J Jones 5 Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for \$4,000.00 pages you have attached for Part 2. Write that number here.......>> Part 3: Describe Your Personal and Household Items Do you own or have any legal or equitable interest in any of the following items? Current value of the portion you own? Do not deduct secured claims or exemptions. 6. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware □ No ■ Yes. Describe..... Miscellaneous household goods and used furnishings. \$1,250.00 7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games ■ No ☐ Yes. Describe..... 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles ☐ No Yes. Describe..... Misc \$100.00 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments ■ No ☐ Yes. Describe..... 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment ☐ Yes. Describe..... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories □ No Yes. Describe..... \$250.00 Necessary clothing Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver No ☐ Yes. Describe..... 13. Non-farm animals Examples: Dogs, cats, birds, horses No ☐ Yes. Describe.....

14. Any other personal and household items you did not already list, including any health aids you did not list

■ No

☐ Yes. Give specific information.....

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| Debto    | or 1 Chana J Jones                                   | 5   | Document                 | Page 13 of 52<br>Case   | number (if known)       |   |
|----------|--|---|--------------------------|---|-------------------------|---|
|          |  | f all of your entries from umber here   |                          | ny entries for pages you h  | nave attached           | \$1,600.00  |
| Part 4   | : Describe Your Financi                              | al Assots   |                          |   |                         |   |
|          |  | gal or equitable interest   | in any of the follow     | ing?  |                         | Current value of the portion you own? Do not deduct secured claims or exemptions. |
|          | <i>xamples:</i> Money you ha<br>No                   | ave in your wallet, in your   |                          | osit box, and on hand when  | you file your petition  |   |
| _E       |  | vings, or other financial ac<br>you have multiple accour                      |                          | of deposit; shares in credit u<br>titution, list each.                                | nions, brokerage ho     | uses, and other similar   |
|          | Yes  |   | Institution n            | ame:  |                         |   |
|          |  | 17.1.   | Bank acco                | ount  |                         | \$27.00   |
| <i>E</i> |  | r publicly traded stocks<br>nvestment accounts with l<br>Institution or issue | brokerage firms, mon     | ey market accounts  |                         |   |
|          | oint venture   | ck and interests in inco  | rporated and uninco      | orporated businesses, inc   | luding an interest i    | n an LLC, partnership, and  |
|          | Yes. Give specific info                              | rmation about them<br>Name of entity:   |                          | % of  | f ownership:            |   |
| ٨        | legotiable instruments in<br>Ion-negotiable instrume |   | cashiers' checks, pror   | egotiable instruments<br>missory notes, and money of<br>by signing or delivering ther |                         |   |
| _        | Yes. Give specific infor                             | mation about them<br>Issuer name:   |                          |   |                         |   |
|          |  |   | ), 403(b), thrift saving | s accounts, or other pension  | n or profit-sharing pla | ans   |
|          | Yes. List each account                               | separately. Type of account:  | Institution n            | ame:  |                         |   |
| Y<br>_E  | xamples: Agreements v                                | deposits you have made  |                          | tinue service or use from a catric, gas, water), telecommo                            |                         | s, or others  |
|          | No<br>Yes  |   | Institution n            | ame or individual:  |                         |   |
| _        | •  | a periodic payment of mo  | oney to you, either for  | life or for a number of year  | rs)                     |   |
|          | No<br>YesIssi  | uer name and description.   |                          |   |                         |   |
| 26       | erests in an education<br>U.S.C. §§ 530(b)(1), 52    |   | a qualified ABLE pro     | gram, or under a qualified  | d state tuition prog    | ram.  |

Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c):

☐ Yes.....

|     |                 | Case 16-317  | 779                | Doc 1                           | Filed 10/05/16<br>Document                           | Entered 10/05/16 11:03:34<br>Page 14 of 52             | Desc Main   |
|-----|-----------------|--|--------------------|---------------------------------|--|--|---|
| De  | btor 1          | Chana J Jones  |                    |                                 | Document   | Case number (if known)                                 |   |
| 25. | Trusts,<br>■ No | , equitable or future                                      | intere             | sts in prope                    | rty (other than anythin                              | g listed in line 1), and rights or powers exe          | rcisable for your benefit   |
|     | ☐ Yes.          | Give specific informa                                      | ation al           | bout them                       |  |  |   |
|     | Examp<br>■ No   |  | names              | s, websites, p                  | ts, and other intellectu roceeds from royalties a    | al property<br>nd licensing agreements                 |   |
| 27. | Licens<br>Examp | es, franchises, and ples: Building permits                 | other (            | general intar<br>sive licenses, | ngibles<br>cooperative association                   | n holdings, liquor licenses, professional licens       | es  |
|     | ■ No<br>□ Yes.  | Give specific information                                  | ation al           | bout them                       |  |  |   |
| Mo  | oney or         | property owed to yo  | ou?                |                                 |  |  | Current value of the portion you own? Do not deduct secured claims or exemptions. |
| 28. | Tax ref         | funds owed to you  |                    |                                 |  |  |   |
|     | ■ No<br>□ Yes.  | Give specific informa                                      | ition ab           | oout them, inc                  | cluding whether you alrea                            | ady filed the returns and the tax years                |   |
|     | Examp<br>■ No   | support  bles: Past due or lump  Give specific informa     |                    |                                 | usal support, child suppo                            | ort, maintenance, divorce settlement, property         | settlement  |
|     | Examp<br>■ No   | amounts someone of oles: Unpaid wages, of benefits; unpaid | disabilit<br>Ioans | ty insurance p                  |  | efits, sick pay, vacation pay, workers' comper         | nsation, Social Security  |
|     | Interes         | ts in insurance poli                                       | cies               | e insurance; h                  | ealth savings account (I                             | HSA); credit, homeowner's, or renter's insurar         | nce   |
|     | □ No            | -  |                    |                                 |  | ,  |   |
|     | ■ Yes.          | Name the insurance   |                    | ny of each po<br>pany name:     | olicy and list its value.                            | Beneficiary:   | Surrender or refund value:  |
|     |                 |  |                    | n life insurar<br>value         | nce through employer                                 | , no   | \$0.00  |
|     | If you a someo  |  | a livin            |                                 | someone who has die<br>t proceeds from a life ins    | d<br>surance policy, or are currently entitled to rece | eive property because   |
|     | Examp<br>■ No   |  | oymen              |                                 | you have filed a lawsui<br>surance claims, or rights | t or made a demand for payment<br>to sue               |   |
|     | ■ No            | _  |                    | ed claims of                    | every nature, including                              | g counterclaims of the debtor and rights to            | set off claims  |
|     |                 | Describe each claim  |                    | -1                              |  |  |   |
|     | Any fin  ■ No   | nancial assets you d                                       | ııa not            | aiready list                    |  |  |   |

|                | Case 16-31779 Doc 1 Filed 10/   |            |                        | 0/05/16 11:03:34          | Desc Main       |
|----------------|---|------------|------------------------|---------------------------|-----------------|
| Debto          | or 1 Chana J Jones Docume   | eni        | Page 15 of             | Case number (if known)    |                 |
| П              | Vac. Cive appoific information  |            |                        |                           |                 |
|                | Yes. Give specific information  |            |                        |                           |                 |
| 36.            | Add the dollar value of all of your entries from Part 4, inc  | luding a   | ny entries for pag     | es you have attached      | Ф07.00          |
| f              | or Part 4. Write that number here   |            |                        |                           | \$27.00         |
|                | _   |            |                        | •                         |                 |
| Part 5         | Describe Any Business-Related Property You Own or Have an   | Interest   | In. List any real esta | te in Part 1.             |                 |
| 37. <b>Do</b>  | you own or have any legal or equitable interest in any business-  | related p  | roperty?               |                           |                 |
|                | lo. Go to Part 6.   |            |                        |                           |                 |
| □ Y            | es. Go to line 38.  |            |                        |                           |                 |
|                |   |            |                        |                           |                 |
| Part 6         | Describe Any Farm- and Commercial Fishing-Related Property  | / You Ow   | n or Have an Interes   | et In.                    |                 |
|                | If you own or have an interest in farmland, list it in Part 1.  |            |                        |                           |                 |
| 46. <b>D</b> o | o you own or have any legal or equitable interest in any f  | arm- or    | commercial fishin      | g-related property?       |                 |
| _              | No. Go to Part 7.   |            |                        | g related property:       |                 |
|                | Yes. Go to line 47.   |            |                        |                           |                 |
|                |   |            |                        |                           |                 |
| Part 7         | Describe All Property You Own or Have an Interest in Tha  | at You Did | l Not List Above       |                           |                 |
|                |   |            |                        |                           |                 |
|                | <ul> <li>you have other property of any kind you did not already<br/>ixamples: Season tickets, country club membership</li> </ul> | / list?    |                        |                           |                 |
|                |   |            |                        |                           |                 |
| _              | Yes. Give specific information  |            |                        |                           |                 |
|                |   |            |                        | i                         |                 |
| 54. <i>I</i>   | Add the dollar value of all of your entries from Part 7. Wri  | te that n  | umber here             |                           | \$0.00          |
|                | <u> </u>  |            |                        | l                         |                 |
| Part 8         | List the Totals of Each Part of this Form   |            |                        |                           |                 |
| 55. <b>I</b>   | Part 1: Total real estate, line 2   |            |                        |                           | \$0.00          |
|                | Part 2: Total vehicles, line 5  |            | \$4,000.00             |                           |                 |
| 57. <b>I</b>   | Part 3: Total personal and household items, line 15   |            | \$1,600.00             |                           |                 |
| 58. <b>I</b>   | Part 4: Total financial assets, line 36   |            | \$27.00                |                           |                 |
| 59. <b>I</b>   | Part 5: Total business-related property, line 45  |            | \$0.00                 |                           |                 |
| 60. <b>I</b>   | Part 6: Total farm- and fishing-related property, line 52   |            | \$0.00                 |                           |                 |
| 61. <b>I</b>   | Part 7: Total other property not listed, line 54  | +          | \$0.00                 |                           |                 |
| 62.            | Total personal property. Add lines 56 through 61  |            | \$5,627.00             | Copy personal property to | otal \$5,627.00 |
| 63             | Total of all property on Schedule A/B. Add line 55 + line 62  | ,          |                        |                           | \$5,627.00      |
| 55.            |   | -          |                        |                           | φυ,υΖ1.00       |

Official Form 106A/B Schedule A/B: Property page 5

| Fill in this infor  | rmation to identify your | case:             |             |  |
|---------------------|--------------------------|-------------------|-------------|--|
| Debtor 1            | Chana J Jones            |                   |             |  |
|                     | First Name               | Middle Name       | Last Name   |  |
| Debtor 2            |                          |                   |             |  |
| (Spouse if, filing) | First Name               | Middle Name       | Last Name   |  |
| United States B     | ankruptcy Court for the: | NORTHERN DISTRICT | OF ILLINOIS |  |
| Case number         |                          |                   |             |  |
| (if known)          |                          |                   |             |  |
|                     |                          |                   |             |  |

## Official Form 106C

## Schedule C: The Property You Claim as Exempt

4/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

#### Part 1: Identify the Property You Claim as Exempt

- 1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.
  - You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
  - ☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)
- 2. For any property you list on Schedule A/B that you claim as exempt, fill in the information below.

| Brief description of the property and line on<br>Schedule A/B that lists this property | Current value of the portion you own | Amo  | ount of the exemption you claim                                 | Specific laws that allow exemption |
|--|--------------------------------------|------|---|------------------------------------|
|  | Copy the value from<br>Schedule A/B  | Chec | ck only one box for each exemption.                             |                                    |
| 1999 Chevy Blazer 125000 miles Line from Schedule A/B: 3.1                             | \$500.00                             |      | \$500.00  | 735 ILCS 5/12-1001(c)              |
| Line from Gonedale 7VD. G. 1   |                                      |      | 100% of fair market value, up to any applicable statutory limit |                                    |
| 2003 Chevy Tahoe 95600 miles   | \$3,500.00                           |      | \$500.00  | 735 ILCS 5/12-1001(b)              |
| Line from deficulte Av.B. 0.2  |                                      |      | 100% of fair market value, up to any applicable statutory limit |                                    |
| Miscellaneous household goods and used furnishings.                                    | \$1,250.00                           |      | \$1,250.00  | 735 ILCS 5/12-1001(b)              |
| Line from <i>Schedule A/B</i> : 6.1  |                                      |      | 100% of fair market value, up to any applicable statutory limit |                                    |
| Misc. Line from Schedule A/B: 8.1  | \$100.00                             | •    | \$100.00  | 735 ILCS 5/12-1001(a)              |
| Ellio II oli i ochequie 70 2. c. 1   |                                      |      | 100% of fair market value, up to any applicable statutory limit |                                    |
| Necessary clothing Line from Schedule A/B: 11.1  | \$250.00                             |      | \$250.00  | 735 ILCS 5/12-1001(a)              |
| Line from Scriedale AVD. 11.1  |                                      |      | 100% of fair market value, up to any applicable statutory limit |                                    |

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| Debtor 1 | Chana J Jones  |                                      | Case number (if known)  |                                    |  |
|----------|--|--------------------------------------|---|------------------------------------|--|
|          | f description of the property and line on edule A/B that lists this property   | Current value of the portion you own | Amount of the exemption you claim                                 | Specific laws that allow exemption |  |
|          |  | Copy the value from<br>Schedule A/B  | Check only one box for each exemption.                            |                                    |  |
|          | nk account<br>e from <i>Schedule A/B</i> : 17.1                                | \$27.00                              | \$27.00   | 735 ILCS 5/12-1001(b)              |  |
| Line     | TIOM GENERALE AVE. 17.1  |                                      | ☐ 100% of fair market value, up to any applicable statutory limit |                                    |  |
|          | you claiming a homestead exemption<br>bject to adjustment on 4/01/19 and every |                                      |   | t.)                                |  |
| -        | No   | ad by the exemption wi               | hin 1,215 days before you filed this case?                        |                                    |  |
|          | □ No   | ed by the exemption wi               | Till 1,213 days before you flied this case?                       |                                    |  |
|          | <b>—</b> 110   |                                      |   |                                    |  |

|             | Case 10-31779                               |   | age 18       | of 52                                  | 05.54 Desc i             | viairi              |
|-------------|---|---|--------------|--|--------------------------|---------------------|
| Fill in th  | nis information to identify yo              |   | AUC. TO      | ()[.]/                                 |                          |                     |
| Debtor 1    | Chana J Jones                               |   |              |  |                          |                     |
| DODIOI 1    | First Name                                  | Middle Name La  | st Name      |  |                          |                     |
| Debtor 2    |   |   |              |  |                          |                     |
| (Spouse if, | filing) First Name                          | Middle Name La  | st Name      |  |                          |                     |
| United S    | States Bankruptcy Court for th              | e: NORTHERN DISTRICT OF ILLING  | DIS          |  |                          |                     |
| Case nu     | ımber                                       |   |              |  |                          |                     |
| (if known)  |   |   |              |  | ☐ Check                  | c if this is an     |
|             |   |   |              |  | amen                     | ded filing          |
| Officia     | al Form 106D                                |   |              |  |                          |                     |
|             |   | s Who Have Claims Se  | ecured       | l by Propert                           | V                        | 12/15               |
|             |   |   |              |  |                          | ation If more enace |
|             | l, copy the Additional Page, fill i         | <ul> <li>If two married people are filing together, t</li> <li>tout, number the entries, and attach it to th</li> </ul> |              |  |                          |                     |
| 1. Do any   | creditors have claims secured               | by your property?   |              |  |                          |                     |
| □N          | lo. Check this box and submit               | this form to the court with your other sch  | nedules. Yo  | ou have nothing else t                 | o report on this form.   |                     |
| <b>■</b> Y  | es. Fill in all of the information          | n below.  |              |  |                          |                     |
| Part 1:     | List All Secured Claims                     |   |              |  |                          |                     |
|             |   | a mare then one accurred claim list the avaditor  | r aanaratah. | Column A                               | Column B                 | Column C            |
|             |   | s more than one secured claim, list the creditor<br>as a particular claim, list the other creditors in F                |              | Amount of claim                        | Value of collateral      | Unsecured           |
| much as p   | possible, list the claims in alphabe        | etical order according to the creditor's name.  |              | Do not deduct the value of collateral. | that supports this claim | portion<br>If any   |
| 2.1 Tit     | le Max                                      | Describe the property that secures the o  | claim:       | \$3,175.00                             | \$3,500.00               | \$0.00              |
| Cre         | ditor's Name                                | 2003 Chevy Tahoe 95600 miles  |              |  |                          |                     |
|             |   |   |              |  |                          |                     |
| 27          | 00 E. Sauk Trail                            | As of the date you file, the claim is: Chec   | ck all that  |  |                          |                     |
|             | auk Village, IL 60411                       | apply.  |              |  |                          |                     |
|             | mber, Street, City, State & Zip Code        | ☐ Contingent☐ Unliquidated  |              |  |                          |                     |
| INGI        | riber, direct, dity, diate & zip dode       | ☐ Disputed  |              |  |                          |                     |
| Who ow      | es the debt? Check one.                     | Nature of lien. Check all that apply.   |              |  |                          |                     |
| ■ Debto     | or 1 only                                   | ■ An agreement you made (such as mort   | gage or secu | ured                                   |                          |                     |
| ☐ Debto     | •   | car loan)   | gago or ooo. |  |                          |                     |
|             | or 1 and Debtor 2 only                      | ☐ Statutory lien (such as tax lien, mechan  | nic's lien)  |  |                          |                     |
|             | st one of the debtors and another           | ☐ Judgment lien from a lawsuit  | ,            |  |                          |                     |
|             | k if this claim relates to a<br>munity debt | Other (including a right to offset)   |              |  |                          |                     |
| Date deb    | t was incurred 2016                         | Last 4 digits of account number   |              |  |                          |                     |
|             |   |   |              |  |                          |                     |
| Add the     | e dollar value of your entries in           | Column A on this page. Write that number  | here:        | \$3,17                                 | 75.00                    |                     |
|             |   | d the dollar value totals from all pages.   |              | \$3,17                                 |                          |                     |

### Part 2: List Others to Be Notified for a Debt That You Already Listed

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

|   |   | Document  | Page  | 19 of 52  |  |   |
|---|---|---|---|---|--|---|
| Fill in this infor  | mation to identify your   | case:   |   |   |  |   |
| Debtor 1  | Chana J Jones   |   |   |   |  |   |
|   | First Name  | Middle Name   | Last Name   |   |  |   |
| Debtor 2  |   |   |   |   |  |   |
| (Spouse if, filing)   | First Name  | Middle Name   | Last Name   |   |  |   |
| United States Ba  | ankruptcy Court for the:  | NORTHERN DISTRICT OF I  | ILLINOIS  |   |  |   |
| C   |   |   |   |   |  |   |
| Case number (if known)  |   |   |   |   | Пс   | heck if this is an  |
|   |   |   |   |   | _  | mended filing   |
|   |   |   |   |   |  | •   |
| Official For  |   |   |   |   |  |   |
| Schedule I  | E/F: Creditors W  | ho Have Unsecure  | d Claims  | <b>;</b>  |  | 12/15   |
| any executory cor<br>Schedule G: Exec<br>Schedule D: Credi<br>left. Attach the Co<br>name and case nu | ntracts or unexpired leases<br>utory Contracts and Unexp<br>itors Who Have Claims Sec<br>ntinuation Page to this pag<br>umber (if known). | se Part 1 for creditors with PRIOR that could result in a claim. Also ired Leases (Official Form 106G) tured by Property. If more space ige. If you have no information to it | o list executor<br>. Do not includ<br>s needed, cop | ry contracts on Schedule A/E<br>de any creditors with partial<br>by the Part you need, fill it ou | 3: Property (Officially secured claims<br>ut, number the ent | al Form 106A/B) and on<br>that are listed in<br>tries in the boxes on the |
|   | All of Your PRIORITY Ur   |   |   |   |  |   |
| _ `   | tors have priority unsecure   | d claims against you?   |   |   |  |   |
| No. Go to   | Part 2.   |   |   |   |  |   |
| ☐ Yes.  |   |   |   |   |  |   |
| Part 2: List A  | All of Your NONPRIORIT  | Y Unsecured Claims  |   |   |  |   |
| 3. Do any credit  | tors have nonpriority unse  | cured claims against you?   |   |   |  |   |
| ☐ No. You ha  | ave nothing to report in this p   | eart. Submit this form to the court wi  | th your other so                                    | chedules.   |  |   |
| ■ Yes.  |   |   |   |   |  |   |
|   |   |   |   |   |  |   |
| unsecured cla   | im, list the creditor separatel   | aims in the alphabetical order of<br>y for each claim. For each claim list<br>ist the other creditors in Part 3.If yo   | ed, identify wha                                    | at type of claim it is. Do not list   | t claims already inc   | luded in Part 1. If more  |
|   |   |   |   |   |  | Total claim   |
| 4.1 Ad Astı   | ra Recovery Services  | Last 4 digits of a  | ccount numbe  | er e e e e e e e e e e e e e e e e e e  |  | \$1,015.00  |
| Nonpriori   | ty Creditor's Name  |   |   |   |  | + ,   |
| 8918 W<br>PMB 1   | /. 21 Street N, Suite 20  | 00 When was the de  | ebt incurred?                                       | 10/14   |  |   |
|   | a, KS 67205-1880  |   |   |   |  |   |
|   | Street City State Zlp Code  | As of the date yo   | u file, the clair                                   | m is: Check all that apply  |  |   |
| Who inc   | urred the debt? Check one.  |   |   |   |  |   |
| Debto   | or 1 only   | ☐ Contingent  |   |   |  |   |
| ☐ Debto   | or 2 only   | ☐ Unliquidated  |   |   |  |   |
| ☐ Debto   | or 1 and Debtor 2 only  | ☐ Disputed  |   |   |  |   |
| ☐ At lea  | st one of the debtors and an  |   | ORITY unsecu  | red claim:  |  |   |
| ☐ Chec  | k if this claim is for a com  | munity  |   |   |  |   |
| debt  | sins auditant to 1800   |   |   | eparation agreement or divorce  | e that you did not   |   |
|   | aim subject to offset?  | report as priority c  |   | ning plane, and attractive?   | lahta  |   |
| ■ No  |   |   |   | aring plans, and other similar d  | IEDIS  |   |
| ☐ Yes   |   | Other. Specify  | Unsecure  | d Ioan Collection   |  |   |

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| Debto | r 1 Chana J Jones  | Case number (if know)   |             |
|-------|--|---|-------------|
| 4.2   | Capital One Auto Finance Nonpriority Creditor's Name               | Last 4 digits of account number   | \$15,309.00 |
|       | PO Box 201347<br>Arlington, TX 76006                               | When was the debt incurred? 05/14   |             |
|       | Number Street City State Zlp Code                                  | As of the date you file, the claim is: Check all that apply   |             |
|       | Who incurred the debt? Check one.                                  |   |             |
|       | Debtor 1 only  | ☐ Contingent  |             |
|       | Debtor 2 only  | ☐ Unliquidated  |             |
|       | ☐ Debtor 1 and Debtor 2 only                                       | ☐ Disputed  |             |
|       | ☐ At least one of the debtors and another                          | Type of NONPRIORITY unsecured claim:  |             |
|       | ☐ Check if this claim is for a community                           | ☐ Student loans   |             |
|       | debt Is the claim subject to offset?                               | $\square$ Obligations arising out of a separation agreement or divorce that you did not report as priority claims |             |
|       | ■ No   | $\square$ Debts to pension or profit-sharing plans, and other similar debts                                       |             |
|       | Yes  | ■ Other. Specify Repossession   |             |
| 4.3   | City of Chicago Nonpriority Creditor's Name                        | Last 4 digits of account number   | \$100.00    |
|       | Bureau of Parking<br>121 N. LaSalle Room 107A<br>Chicago, IL 60602 | When was the debt incurred? 2015  |             |
|       | Number Street City State Zlp Code                                  | As of the date you file, the claim is: Check all that apply   |             |
|       | Who incurred the debt? Check one.                                  |   |             |
|       | ■ Debtor 1 only  | ☐ Contingent  |             |
|       | Debtor 2 only  | ☐ Unliquidated  |             |
|       | ☐ Debtor 1 and Debtor 2 only                                       | ☐ Disputed  |             |
|       | ☐ At least one of the debtors and another                          | Type of NONPRIORITY unsecured claim:  |             |
|       | ☐ Check if this claim is for a community                           | ☐ Student loans   |             |
|       | debt Is the claim subject to offset?                               | $\square$ Obligations arising out of a separation agreement or divorce that you did not report as priority claims |             |
|       | ■ No   | Debts to pension or profit-sharing plans, and other similar debts   |             |
|       | Yes  | ■ Other. Specify Citations  |             |
| 4.4   | Credit Management Control Nonpriority Creditor's Name              | Last 4 digits of account number   | \$276.00    |
|       | PO Box 589<br>Waukesha, WI 53187                                   | When was the debt incurred? 01/15   |             |
|       | Number Street City State Zlp Code                                  | As of the date you file, the claim is: Check all that apply   |             |
|       | Who incurred the debt? Check one.                                  |   |             |
|       | ■ Debtor 1 only  | ☐ Contingent  |             |
|       | Debtor 2 only  | ☐ Unliquidated  |             |
|       | ☐ Debtor 1 and Debtor 2 only                                       | ☐ Disputed  |             |
|       | ☐ At least one of the debtors and another                          | Type of NONPRIORITY unsecured claim:  |             |
|       | ☐ Check if this claim is for a community                           | ☐ Student loans   |             |
|       | debt Is the claim subject to offset?                               | $\square$ Obligations arising out of a separation agreement or divorce that you did not report as priority claims |             |
|       | ■ No   | ☐ Debts to pension or profit-sharing plans, and other similar debts   |             |
|       | Yes  | ■ Other. Specify Collection   |             |

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| or 1 Chana J Jones   | Case number (if know)  |             |
|--|--|-------------|
| First Premier Nonpriority Creditor's Name                                  | Last 4 digits of account number  | \$900.00    |
| Box 5147<br>Sioux Falls, SD 57117  | When was the debt incurred? 02/14  |             |
| Number Street City State Zlp Code  Who incurred the debt? Check one.       | As of the date you file, the claim is: Check all that apply  |             |
| ■ Debtor 1 only  | ☐ Contingent   |             |
| Debtor 2 only  | ☐ Unliquidated   |             |
| Debtor 1 and Debtor 2 only   | □ Disputed   |             |
| ☐ At least one of the debtors and another                                  | Type of NONPRIORITY unsecured claim:   |             |
| ☐ Check if this claim is for a community                                   | ☐ Student loans  |             |
| debt Is the claim subject to offset?                                       | Obligations arising out of a separation agreement or divorce that you did not report as priority claims  |             |
| ■ No   | Debts to pension or profit-sharing plans, and other similar debts  |             |
| Yes  | Other. Specify Charge account  |             |
| Navient Student Loans  | Last 4 digits of account number  | \$11,600.00 |
| Nonpriority Creditor's Name P.O. Box 9533 Wilkes Barre, PA 18773           | When was the debt incurred? 04/06  |             |
| Number Street City State Zlp Code  | As of the date you file, the claim is: Check all that apply  |             |
| Who incurred the debt? Check one.  | ,  |             |
| Debtor 1 only  | ☐ Contingent   |             |
| ☐ Debtor 2 only  | ☐ Unliquidated   |             |
| ☐ Debtor 1 and Debtor 2 only   | ☐ Disputed   |             |
| ☐ At least one of the debtors and another                                  | Type of NONPRIORITY unsecured claim:   |             |
| ☐ Check if this claim is for a community                                   | ☐ Student loans  |             |
| debt Is the claim subject to offset?                                       | $\square$ Obligations arising out of a separation agreement or divorce that you did not report as priority claims  |             |
| ■ No   | Debts to pension or profit-sharing plans, and other similar debts  |             |
| ☐ Yes  | ■ Other. Specify Student Loan  |             |
| Peoples Energy Corporation   | Last 4 digits of account number  | \$1,059.00  |
| Nonpriority Creditor's Name<br>801 Tonne Rd<br>Elk Grove Village, IL 60007 | When was the debt incurred? 06/14  |             |
| Number Street City State Zlp Code Who incurred the debt? Check one.        | As of the date you file, the claim is: Check all that apply  |             |
| Debtor 1 only  | ☐ Contingent   |             |
| Debtor 2 only  | ☐ Unliquidated   |             |
| ☐ Debtor 1 and Debtor 2 only   | □ Disputed   |             |
| ☐ At least one of the debtors and another                                  | Type of NONPRIORITY unsecured claim:   |             |
| ☐ Check if this claim is for a community                                   | ☐ Student loans  |             |
| debt   | Obligations arising out of a separation agreement or divorce that you did not  |             |
| Is the claim subject to offset?  | report as priority claims  |             |
| ■  | Debte to proving an order the beginning of the state of t |             |
| ■ No<br>□ Yes  | □ Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Utility Service   |             |

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Chana J Jones Case number (if know)

| DCDIOI I            | Chana J J                        | ones                                    |  | Oasc i             | idilibei (ii kiid |                          |                         |
|---------------------|----------------------------------|---|--|--------------------|-------------------|--------------------------|-------------------------|
|                     |                                  | Performance Management                  | Last 4 digits of account numb  | er                 |                   |                          | \$774.00                |
|                     | Nonpriority Cred<br>20816 44th / |   | When was the debt incurred?  | 01/16              | <br>6             | -                        |                         |
|                     | Lynnwood, V                      |   |  |                    |                   |                          |                         |
|                     |                                  | City State Zlp Code he debt? Check one. | As of the date you file, the clai  | m is: Checl        | k all that apply  |                          |                         |
|                     | _                                |   | Пол  |                    |                   |                          |                         |
|                     | Debtor 1 onl                     | -                                       | ☐ Contingent   |                    |                   |                          |                         |
|                     | Debtor 2 only                    | •                                       | ☐ Unliquidated   |                    |                   |                          |                         |
|                     | Debtor 1 and                     | •                                       | Disputed   |                    |                   |                          |                         |
|                     | At least one                     | of the debtors and another              | Type of NONPRIORITY unsecu   | red claim:         |                   |                          |                         |
|                     |                                  | s claim is for a community              | ☐ Student loans  |                    |                   |                          |                         |
|                     | debt<br>Is the claim sul         | bject to offset?                        | Obligations arising out of a sereport as priority claims   | eparation ac       | greement or di    | vorce that you did not   |                         |
|                     | ■ No                             |   | Debts to pension or profit-sha   | aring plans,       | and other sim     | ilar debts               |                         |
|                     | ☐ Yes                            |   | ■ Other. Specify Utility Ser   | vice Coll          | ection            |                          |                         |
|                     |                                  |   |  |                    |                   |                          |                         |
|                     | State Coll<br>Nonpriority Cred   | litaria Nama                            | Last 4 digits of account number  | er                 |                   | -                        | \$425.00                |
|                     | PO Box 6250                      | 0                                       | When was the debt incurred?  | 05/14              | 4                 |                          |                         |
|                     | Madison, WI                      | 53716<br>City State Zlp Code            | As of the date you file, the clai  | <b>m is:</b> Chaol | k all that apply  |                          |                         |
|                     |                                  | he debt? Check one.                     | As of the date you file, the clai  | iii is. Checi      | к ан тат арргу    |                          |                         |
|                     | ■ Debtor 1 onl                   |   | ☐ Contingent   |                    |                   |                          |                         |
|                     | Debtor 2 only                    | •                                       | ☐ Unliquidated   |                    |                   |                          |                         |
|                     |                                  | -                                       | _ '  |                    |                   |                          |                         |
|                     | Debtor 1 and                     | •                                       | ☐ Disputed  Type of NONPRIORITY unsecu   | red claim:         |                   |                          |                         |
|                     |                                  | of the debtors and another              | ☐ Student loans  | irca ciaiiii.      |                   |                          |                         |
|                     | LI Check if this<br>debt         | s claim is for a community              | ☐ Obligations arising out of a se  | eparation ag       | greement or di    | vorce that you did not   |                         |
| ı                   | Is the claim sul                 | bject to offset?                        | report as priority claims  |                    |                   |                          |                         |
|                     | No                               |   | Debts to pension or profit-sha   | •                  |                   | ilar debts               |                         |
| l                   | ☐ Yes                            |   | Other. Specify Medical S   | Services (         | Collection        |                          |                         |
| Part 3:             | List Others                      | to Be Notified About a Debt             | That You Already Listed  |                    |                   |                          |                         |
| is trying<br>have m | g to collect from                | m you for a debt you owe to som         | out your bankruptcy, for a debt the<br>eone else, list the original credito<br>you listed in Parts 1 or 2, list the a<br>submit this page. | r in Parts 1       | or 2, then lis    | t the collection agency  | here. Similarly, if you |
| Name and            | d Address                        | 0                                       | n which entry in Part 1 or Part 2 did y  | ou list the c      | original credito  | r?                       |                         |
|                     | Chicago                          |   | ne $4.3$ of ( <i>Check one</i> ):  | ☐ Part 1:          | Creditors with    | Priority Unsecured Clair | ns                      |
| Departr<br>PO Box   | ment of Reve                     | enue                                    |  | Part 2:            | Creditors with    | Nonpriority Unsecured (  | Claims                  |
|                     | o, IL 60680-1                    | 1292                                    |  |                    |                   |                          |                         |
|                     |                                  |   | ast 4 digits of account number   |                    |                   |                          |                         |
|                     | d Address                        |   | n which entry in Part 1 or Part 2 did y  |                    | •                 |                          |                         |
| DirecT\             | x 78626                          | Li                                      | ne <u>4.8</u> of ( <i>Check one</i> ):   |                    |                   | Priority Unsecured Clair |                         |
|                     | x, AZ 85062-                     | -8626                                   |  | Part 2:            | Creditors with    | Nonpriority Unsecured (  | Claims                  |
|                     | •                                | La                                      | ast 4 digits of account number   |                    |                   |                          |                         |
| Part 4:             | Add the Ar                       | mounts for Each Type of Uns             | ecured Claim   |                    |                   |                          |                         |
| 6. Total th         | ne amounts of                    | certain types of unsecured claim        | s. This information is for statistica  | al reporting       | purposes or       | ıly. 28 U.S.C. §159. Add | the amounts for each    |
| type of             | unsecured cla                    | im.                                     |  |                    |                   | Tatal Claim              |                         |
|                     | 6a.                              | Domestic support obligations            |  | 6a.                | \$                | Total Claim 0.00         |                         |
|                     | otal                             |   |  | <b>.</b>           | Ψ                 | 0.00                     |                         |
| clai<br>from Pa     | ims<br>rt 1 6b.                  | Taxes and certain other debts y         | ou owe the aovernment  | 6b.                | \$                | 0.00                     |                         |
|                     | 6c.                              | Claims for death or personal in         | <del>-</del>   | 6c.                | <u> </u>          | 0.00                     |                         |

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| Deptor 1 C            | hana J J   | ones  | Case n     | number (if know) |                 |
|-----------------------|------------|---|------------|------------------|-----------------|
|                       | 6d.        | Other. Add all other priority unsecured claims. Write that amount here.   | 6d.        | \$               | 0.00            |
|                       | 6e.        | Total Priority. Add lines 6a through 6d.  | 6e.        | \$               | 0.00            |
| Total                 | 6f.        | Student loans   | 6f.        | \$               | otal Claim 0.00 |
| claims<br>from Part 2 | 6g.<br>6h. | Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts | 6g.<br>6h. | \$<br>           | 0.00            |
|                       | 6i.        | <b>Other.</b> Add all other nonpriority unsecured claims. Write that amount here.   | 6i.        | \$               | 31,458.00       |
|                       | 6j.        | Total Nonpriority. Add lines 6f through 6i.   | 6j.        | \$               | 31,458.00       |

| Fill in this infor  | rmation to identify your | case:             |             |  |
|---------------------|--------------------------|-------------------|-------------|--|
| Debtor 1            | Chana J Jones First Name | Middle Name       | Last Name   |  |
| Debtor 2            |                          |                   |             |  |
| (Spouse if, filing) | First Name               | Middle Name       | Last Name   |  |
| United States B     | ankruptcy Court for the: | NORTHERN DISTRICT | OF ILLINOIS |  |
| Case number         |                          |                   |             |  |
| (if known)          |                          |                   |             |  |

## Official Form 106G

## **Schedule G: Executory Contracts and Unexpired Leases**

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
  - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
  - ☐ Yes. Fill in all of the information below even if the contacts of leases are listed on Schedule A/B:Property (Official Form 106 A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

|     | Person or | company with | n whom you have the<br>er, Street, City, State and ZIP C | contract or lease | State what the contract or lease is for |
|-----|-----------|--------------|--|-------------------|---|
| 2.1 |           |              |  |                   |   |
|     | Name      |              |  |                   | _                                       |
|     | Number    | Street       |  |                   | _                                       |
|     | City      |              | State  | ZIP Code          | <del>_</del>                            |
| 2.2 |           |              |  |                   |   |
|     | Name      |              |  |                   |   |
|     | Number    | Street       |  |                   | _                                       |
|     | City      |              | State  | ZIP Code          |   |
| 2.3 |           |              |  |                   |   |
|     | Name      |              |  |                   | _                                       |
|     | Number    | Street       |  |                   | _                                       |
|     | City      |              | State  | ZIP Code          |   |
| 2.4 |           |              |  |                   |   |
|     | Name      |              |  |                   | _                                       |
|     | Number    | Street       |  |                   | _                                       |
|     | City      |              | State  | ZIP Code          |   |
| 2.5 |           |              |  |                   |   |
|     | Name      |              |  |                   |   |
|     | Number    | Street       |  |                   |   |
|     | City      |              | State  | ZIP Code          | _                                       |
|     | •         |              |  |                   |   |

|   |   | Docume   | ent Page 25 d   | コ ちつ   |  |
|---|---|--|---|--|--|
| Fill in this  | information to identify your  |  |   |  |  |
| Debtor 1  | Chana J Jones   |  |   |  |  |
|   | First Name  | Middle Name  | Last Name   |  |  |
| Debtor 2<br>(Spouse if, filin                               | ng) First Name  | Middle Name  | Last Name   |  |  |
|   |   | NORTHERN DISTRICT  | OF ILLINOIS   |  |  |
| United Stat   | tes Bankruptcy Court for the:   | NORTHERN DISTRICT  | OF ILLINOIS   |  |  |
| Case numb   | per   |  |   |  | Chook if this is an  |
| (ii kiiowii)  |   |  |   |  | Check if this is an amended filing   |
|   |   |  |   |  | •  |
|   | Form 106H   |  |   |  |  |
| Sched   | ule H: Your Cod   | ebtors   |   |  | 12/15  |
| ■ No □ Yes  2. With Arizona ■ No. □ Yes.  3. In Coluin line | nin the last 8 years, have you<br>a, California, Idaho, Louisiana,<br>Go to line 3.<br>. Did your spouse, former spou<br>umn 1, list all of your codebt<br>2 again as a codebtor only i | u lived in a community property of the liver | roperty state or territor<br>erto Rico, Texas, Wash<br>e with you at the time?<br>spouse as a codebtor<br>ertor or cosigner. Make | ry? (Community property ington, and Wisconsin.)  r if your spouse is filing sure you have listed the | states and territories include  with you. List the person shown e creditor on Schedule D (Official Schedule E/F, or Schedule G to fill |
|   | olumn 2.  | 11 om 1002/1 ), or oched   | ule o (Omelai i omi i   | 700). Use Genedale B, C  | ochedule Err, or ochedule o to mi  |
|   | Column 1: Your codebtor Name, Number, Street, City, State and Z   | IP Code  |   | Column 2: The cred<br>Check all schedules  | ditor to whom you owe the debt   |
|   | ,,,,, ., ,,   |  |   | Officer all seriedules   | з тат арргу.   |
| 3.1   | Name  |  |   | Schedule D, line   |  |
| '   | Name  |  |   | ☐ Schedule E/F, lir☐ Schedule G, line  |  |
| _   | Ni mahar Chroat   |  |   |  | ·  |
|   | Number Street<br>City   | State  | ZIP Code  |  |  |
| 3.2   |   |  |   | ☐ Schedule D, line   |  |
|   | Name  |  |   | □ Schedule E/F, lir  |  |
|   |   |  |   | ☐ Schedule G, line   |  |
| 1   | Number Street   |  |   | _  |  |
| (   | City  | State  | ZIP Code  |  |  |

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|  |   |  |   |   |                    |                | _  |                      |  |                   |
|--|---|--|---|---|--------------------|----------------|--|----------------------|--|-------------------|
| Fill   | in this information to identify   | y your cas                                     | se:   |   |                    |                |  |                      |  |                   |
| Del  | btor 1 Chana  | a J Jone                                       | S   |   |                    | _              |  |                      |  |                   |
| _  | btor 2<br>buse, if filing)  |  |   |   |                    | _              |  |                      |  |                   |
| Uni  | ited States Bankruptcy Court  | t for the:                                     | NORTHERN DISTRIC                                  | T OF ILLINOIS                                       |                    |                |  |                      |  |                   |
| (If kr   | se number<br>nown)  |  |   |   |                    |                |  | ed filing<br>ent sho | g<br>owing postpetitior<br>he following date |                   |
| 0  | fficial Form 106l   | <u> </u>                                       |   |   |                    |                | MM / DD/ Y                               | YYYY                 |  |                   |
| S  | chedule I: Your   | · Inco   | me  |   |                    |                |  |                      |  | 12/15             |
| sup<br>spo<br>atta   | as complete and accurate a plying correct information use. If you are separated a ch a separate sheet to this Describe Employ Fill in your employment | a. If you a<br>and your<br>s form. O<br>syment | re married and not filing spouse is not filing wi | g jointly, and your the you, do not inclu           | spouse<br>de infor | is liv<br>mati | ring with you, incl<br>on about your spo | ude in<br>ouse. I    | nformation abou<br>If more space is          | t your<br>needed, |
| ١.   | information.  |  |   | Debtor 1  |                    |                | Debtor 2                                 | 2 or no              | on-filing spouse                             |                   |
| If you have more than or<br>attach a separate page v<br>information about addition |   | th   | Employment status                                 | <ul><li>■ Employed</li><li>□ Not employed</li></ul> |                    |                | ☐ Emple                                  | ed                   |  |                   |
|  | employers.  |  | Occupation  | Marketer  |                    |                |  |                      |  |                   |
|  | Include part-time, seasona self-employed work.  | al, or   | Employer's name                                   | Starts October 12                                   | 2, 2016            |                |  |                      |  |                   |
|  | Occupation may include st<br>or homemaker, if it applies  |  | Employer's address                                |   |                    |                |  |                      |  |                   |
|  | Circ Dataila Aba  | <b>NA</b>                                      | How long employed th                              | starts 1  | 0/12               |                |  |                      |  |                   |
| <b>Esti</b><br>spou  | mate monthly income as ouse unless you are separated out or your non-filing spouse h  | of the dated.                                  | te you file this form. If y                       | _   |                    |                |  |                      |  | -                 |
| more   | e space, attach a separate s  | sheet to th                                    | nis form.   |   |                    |                | For Debtor 1                             |                      | r Debtor 2 or<br>n-filing spouse             |                   |
| 2.   | List monthly gross wage deductions). If not paid mo   |  |   |   | 2.                 | \$             | 4,033.51                                 | \$_                  | N/A  | -                 |
| 3.   | Estimate and list monthly   | ly overtin                                     | ne pay.   |   | 3.                 | +\$            | 0.00                                     | +\$                  | N/A  | -                 |
| 4.   | Calculate gross Income.   | . Add line                                     | e 2 + line 3.                                     |   | 4.                 | \$             | 4,033.51                                 | \$                   | N/A  |                   |

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| 1 Chana J Jones  |   | Case r  | iumber ( <i>if known</i> )   |   |                          |
|--|---|---|--|---|--------------------------|
|  |   | For   | Dobtor 1   | For Do  | htor 2 or                |
|  |   | FOI   | Deptor 1   |   | ing spouse               |
| opy line 4 here  | 4.  | \$  | 4,033.51   | \$  | N/A                      |
| ist all payroll deductions:  |   |   |  |   |                          |
| a. Tax, Medicare, and Social Security deductions   | 5a.   | \$  | 768.00   | \$  | N/A                      |
| Mandatory contributions for retirement plans   | 5b.   | \$  | 0.00   | \$  | N/A                      |
| c. Voluntary contributions for retirement plans  | 5c.   | \$  | 0.00   | \$  | N/A                      |
| d. Required repayments of retirement fund loans  | 5d.   | \$  | 0.00   | \$  | N/A                      |
| e. <b>Insurance</b>  | 5e.   | \$  | 240.00   | \$  | N/A                      |
| • • •  |   |   |  | \$  | N/A                      |
|  |   | - :   |  | ·   | N/A                      |
|  |   | · —   |  | ·   | N/A                      |
|  |   | · —   |  | · —   | N/A                      |
|  | 7.  | <b>5</b>  | 3,025.51   | \$  | <u>N/A</u>               |
| a. Net income from rental property and from operating a business, profession, or farm  |   |   |  |   |                          |
| receipts, ordinary and necessary business expenses, and the total  |   |   |  |   |                          |
| monthly net income.  | 8a.   | \$  | 0.00   | \$  | N/A                      |
|  |   | \$  | 0.00   | \$  | N/A                      |
| regularly receive  | ent   |   |  |   |                          |
|  | 8c.   | \$  | 0.00   | \$  | N/A                      |
|  |   |   |  |   | N/A                      |
|  |   | \$  |  | \$  | N/A                      |
| f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistathat you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify:  | ince<br>8f.   | \$  |  | \$  | N/A                      |
| g. Pension or retirement income  | 8g.   | \$  |  | \$  | N/A                      |
| h. Other monthly income. Specify:  | 8h.+  | \$  |  | - \$  | N/A                      |
| dd all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.  | 9.  | \$  | 0.00   | \$  | N/A                      |
| alculate monthly income Add line 7 + line 9  | 10 \$   |   | \$ 025 51 + \$   |   | N/A = \$ 3,025.51        |
| dd the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.  | 10.   |   | ν,ο20.01   |   | Ψ <u>3,023.31</u>        |
| clude contributions from an unmarried partner, members of your household, y<br>ther friends or relatives.  | our depend  | •   | •  |   | edule J.<br>11. +\$ 0.00 |
|  |   |   |  |   | 12. \$ 3,025.51 Combined |
| o you expect an increase or decrease within the year after you file this fo  | orm?  |   |  |   | monthly income           |
| _ *  | 21 III :  |   |  |   |                          |
| Yes. Explain:  |   |   |  |   |                          |
| is about the second of the sec | st all payroll deductions:  1. Tax, Medicare, and Social Security deductions Mandatory contributions for retirement plans Voluntary contributions for retirement plans Insurance Domestic support obligations Insurance Other deductions. Specify: dt the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h. alculate total monthly take-home pay. Subtract line 6 from line 4.  st all other income regularly received: Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income. Interest and dividends Family support payments that you, a non-filling spouse, or a depend regularly receive include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement. Unemployment compensation Social Security Other government assistance that you regularly receive include cash assistance and the value (if known) of any non-cash assista that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: Pension or retirement income Other monthly income. Add line 7 + line 9. dt the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse. ate all other regular contributions to the expenses that you list in Scheculade contributions from an unmarried partner, members of your household, yner friends or relatives. The friends or retirement income of the amount in line 11. The rife that amount on the Summary of Schedules and Statistical Summary of Capities  Do you expect an increase or decrease within the year after you file this for No. | st all payroll deductions:  1. Tax, Medicare, and Social Security deductions 5. Mandatory contributions for retirement plans 5. Voluntary contributions for retirement plans 5. Voluntary contributions for retirement plans 5. Voluntary contributions for retirement plans 5. Required repayments of retirement fund loans 5. Insurance 5. Domestic support obligations 5. Union dues 5. Other deductions. Specify: 5. Individual total monthly take-home pay. Subtract line 6 from line 4. 7. st all other income regularly received: 1. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income. 8. Linterest and dividends 8. Family support payments that you, a non-filing spouse, or a dependent regularly receive include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement. 8. Cocial Security 0 ther government assistance that you regularly receive include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies.  Specify:  9. Pension or retirement income 10. Other monthly income. Add line 7 + line 9. 10. \$ 10. | st all payroll deductions:  1. Tax, Medicare, and Social Security deductions 5. Mandatory contributions for retirement plans 5. Mandatory contributions for retirement plans 5. Voluntary contributions for retirement plans 5. Security 6. Domestic support obligations 6. Insurance 7. Security 7. Security 8. Domestic support obligations 8. Union dues 8. Domestic support obligations 9. Union dues 9. Other deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h. 8. Security 8. Security 8. Security 8. Security 8. Security 9. Other government assistance that you regularly receive Include almony, spousal support, child support, maintenance, divorce settlement, and property settlement. 8. Security 8. Security 8. Other government assistance that you regularly receive Include almony, spousal support, child support, maintenance, divorce settlement, and property settlement. 8. Social Security 8. Other government assistance that you regularly receive Include assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. 8. Specify: 8. Pension or retirement income 8. Specify: 8. Pension or retirement income 8. Security 8. Securi | st all payroll deductions:  1. Tax, Medicare, and Social Security deductions 1. Tax, Medicare, and Social Security deductions 2. Mandatory contributions for retirement plans 3. Mandatory contributions for retirement plans 4. Voluntary contributions for retirement plans 5. \$ 0.00 8. Required repayments of retirement fund loans 5. \$ 0.00 8. Insurance 9. \$ 240.00 9. Domestic support obligations 9. \$ 0.00 9. Union dues 9. \$ 0.00 9. \$ 0.00 9. Other deductions. Specify: 9. \$ 0.00 9. \$ 0.00 9. Other deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h. 9. \$ 0.00 9. \$ 1.0000 9. \$ 1.0000 9. \$ 1.0000 9. \$ 1.0000 9. \$ 1.0000 9. \$ 1.0000 | ply line 4 here          |

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| E:II              | in this informs                                  | ation to identify yo                                     | ur caca:                               |  |                           | i           |           |                                |                       |       |
|-------------------|--|--|--|--|---------------------------|-------------|-----------|--------------------------------|-----------------------|-------|
|                   | III IIIIS IIIIOIIIIa                             | ation to identity yo                                     | ui case.                               |  |                           |             |           |                                |                       |       |
| Deb               | tor 1  | Chana J Jone   | s                                      |  |                           |             | eck if th |                                |                       |       |
| Deb               | tor 2  |  |  |  |                           |             |           | mended filing<br>oplement shov | ving postpetition cha | apter |
| (Spo              | ouse, if filing)                                 |  |  |  |                           | _           | 13 ex     | penses as of                   | the following date:   |       |
| Unit              | ed States Bank                                   | ruptcy Court for the:                                    | NORTH                                  | ERN DISTRICT OF ILLIN                                      | IOIS                      |             | MM /      | DD / YYYY                      |                       |       |
| Cas               | e number   |  |  |  |                           |             |           |                                |                       |       |
| (If k             | nown)  |  |  |  |                           |             |           |                                |                       |       |
| Of                | fficial Fo                                       | orm 106J   |  |  |                           |             |           |                                |                       |       |
| S                 | chedule  | J: Your I  | Exper                                  | ises   |                           |             |           |                                |                       | 12/1  |
| Be<br>info        | as complete<br>ormation. If m<br>mber (if know   | and accurate as  | possible<br>eded, atta<br>y questio    | . If two married people a<br>ch another sheet to this      |                           |             |           |                                |                       |       |
| 1.                | Is this a join                                   |  | noiu                                   |  |                           |             |           |                                |                       |       |
|                   | ■ No. Go to                                      | o line 2.<br>es Debtor 2 live i                          | n a conar                              | ato housahold?   |                           |             |           |                                |                       |       |
|                   | □ res. <b>Doe</b>                                |  | п а ѕерап                              | ate nousenoid?   |                           |             |           |                                |                       |       |
|                   |  |  | t file Offici                          | al Form 106J-2, Expenses                                   | s for Separate House      | ehold of De | ebtor 2.  |                                |                       |       |
| 2.                | Do you hay                                       | e dependents?  | □ No                                   |  |                           |             |           |                                |                       |       |
|                   | Do not list D                                    | -  |  | Fill out this information for                              | Dependent's relat         | ionshin to  | ь         | ependent's                     | Does dependent        |       |
|                   | Debtor 2.  | ebior rand   | Yes.                                   | each dependent   | Debtor 1 or Debto         |             |           | ge                             | live with you?        |       |
|                   | Do not state                                     | the  |  |  |                           |             |           |                                | □ No                  | ı     |
|                   | dependents                                       |  |  |  | Daughter                  |             | _ 1       | 0                              | ■ Yes                 |       |
|                   |  |  |  |  |                           |             |           |                                | □ No                  |       |
|                   |  |  |  |  |                           |             |           |                                | □ Yes<br>□ No         |       |
|                   |  |  |  |  |                           |             |           |                                | ☐ Yes                 |       |
|                   |  |  |  |  |                           |             |           |                                | □ res<br>□ No         |       |
|                   |  |  |  |  |                           |             |           |                                | ☐ Yes                 |       |
| 3.                | expenses of                                      | penses include<br>of people other the<br>d your depender | nan $_{\square}$                       | No<br>Yes  |                           |             |           |                                |                       |       |
| Est<br>exp<br>app | imate your ex<br>enses as of a<br>blicable date. | a date after the b                                       | our bankro<br>pankruptc                | uptcy filing date unless y<br>y is filed. If this is a sup | olemental <i>Schedule</i> |             |           |                                |                       |       |
| the               |  | h assistance and   |  | government assistance is luded it on <i>Schedule I:</i> '  |                           |             |           | Your expe                      | enses                 |       |
| 4.                |  | or home owners   |  | ses for your residence.                                    | nclude first mortgag      | e 4.        | \$        |                                | 895.00                |       |
|                   | If not include                                   | ded in line 4:   |  |  |                           |             |           |                                |                       |       |
|                   | 4a. Real   | estate taxes   |  |  |                           | 4a.         | \$        |                                | 0.00                  |       |
|                   |  | erty, homeowner's  |  |  |                           | 4b.         |           |                                | 0.00                  |       |
|                   |  |  | •                                      | upkeep expenses  |                           | 4c.         |           |                                | 0.00                  |       |
| 5.                |  | eowner's associat  |  | dominium dues<br><b>our residence,</b> such as ho          | me equity loans           | 4d.<br>5.   |           |                                | 0.00                  |       |
| Ο.                | , additional i                                   | igage payilit  | ,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,, | ran noonaonioo, suun de Hi                                 | mic equity leads          | J.          | Ψ         |                                | 0.00                  |       |

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| Deb      | or 1 Chana J Jones C  | Case num     | ber (if known) |                          |
|----------|---|--------------|----------------|--------------------------|
| 6.       | Utilities:  |              |                |                          |
| ٥.       | 6a. Electricity, heat, natural gas  | 6a.          | \$             | 295.00                   |
|          | 6b. Water, sewer, garbage collection  | 6b.          | · -            | 0.00                     |
|          | 6c. Telephone, cell phone, Internet, satellite, and cable services                                    | 6c.          | ·              | 145.00                   |
|          | 6d. Other. Specify:   | 6d.          | · -            | 0.00                     |
| 7.       | Food and housekeeping supplies  | _            | ·              | 450.00                   |
| 7.<br>B. | Childcare and children's education costs  | 7.<br>8.     | \$             |                          |
|          |   |              | ·              | 75.00                    |
| 9.       | Clothing, laundry, and dry cleaning   | 9.           | \$             | 250.00                   |
|          | Personal care products and services   | 10.          | ·              | 75.00                    |
| 11.      | Medical and dental expenses   | 11.          | \$             | 50.00                    |
| 2.       | <b>Transportation.</b> Include gas, maintenance, bus or train fare.                                   | 12.          | \$             | 300.00                   |
| 2        | Do not include car payments.  |              | ·              |                          |
|          | Entertainment, clubs, recreation, newspapers, magazines, and books                                    | 13.          | · · ·          | 75.00                    |
|          | Charitable contributions and religious donations  | 14.          | Ф              | 0.00                     |
| 5.       | Insurance.  |              |                |                          |
|          | Do not include insurance deducted from your pay or included in lines 4 or 20.                         | 150          | ¢.             | 0.00                     |
|          | 15a. Life insurance   | 15a.         | ·              | 0.00                     |
|          | 15b. Health insurance   | 15b.         | · -            | 0.00                     |
|          | 15c. Vehicle insurance  | 15c.         |                | 145.00                   |
|          | 15d. Other insurance. Specify:  | 15d.         | \$             | 0.00                     |
| 6.       | <b>Taxes.</b> Do not include taxes deducted from your pay or included in lines 4 or 20.               | _            |                |                          |
|          | Specify:  | 16.          | \$             | 0.00                     |
| 17.      | Installment or lease payments:  | _            |                |                          |
|          | 17a. Car payments for Vehicle 1   | 17a.         | \$             | 0.00                     |
|          | 17b. Car payments for Vehicle 2   | 17b.         | \$             | 0.00                     |
|          | 17c. Other. Specify:  | 17c.         | \$             | 0.00                     |
|          | 17d. Other. Specify:  | 17d.         | \$             | 0.00                     |
| 8.       | Your payments of alimony, maintenance, and support that you did not report as                         |              | ·              |                          |
|          | deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).                       | 18.          | \$             | 0.00                     |
| 19.      | Other payments you make to support others who do not live with you.                                   |              | \$             | 0.00                     |
|          | Specify:  | 19.          |                |                          |
| 20.      | Other real property expenses not included in lines 4 or 5 of this form or on Sched                    |              | our Income.    |                          |
|          | 20a. Mortgages on other property  | 20a.         |                | 0.00                     |
|          | 20b. Real estate taxes  | 20b.         |                | 0.00                     |
|          | 20c. Property, homeowner's, or renter's insurance   | 20c.         | · -            | 0.00                     |
|          | 20d. Maintenance, repair, and upkeep expenses   | 20d.         |                | 0.00                     |
|          | 20e. Homeowner's association or condominium dues  | 20d.<br>20e. |                | 0.00                     |
| 14       |   |              | · -            |                          |
| ٤٦.      | Other: Specify:   | 21.          | +\$            | 0.00                     |
| 22.      | Calculate your monthly expenses   |              |                |                          |
|          | 22a. Add lines 4 through 21.  |              | \$             | 2,755.00                 |
|          | 22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2                  |              | \$             | 2,700.00                 |
|          |   |              | ·              | 0.755.00                 |
|          | 22c. Add line 22a and 22b. The result is your monthly expenses.                                       |              | \$             | 2,755.00                 |
| 23.      | Calculate your monthly net income.  |              | L              |                          |
|          | 23a. Copy line 12 (your combined monthly income) from Schedule I.                                     | 23a.         | \$             | 3,025.51                 |
|          | 23b. Copy your monthly expenses from line 22c above.  | 23b.         | ·              | 2,755.00                 |
|          | 200. Copy your monthly expenses from the 220 above.   | ۷۵۵.         | Ψ              | 2,733.00                 |
|          | 23c. Subtract your monthly expenses from your monthly income.   |              |                |                          |
|          | The result is your <i>monthly net income</i> .  | 23c.         | \$             | 270.51                   |
|          | The result is your monthly net income.  |              | <u> </u>       |                          |
| 24.      | Do you expect an increase or decrease in your expenses within the year after you                      | file this    | s form?        |                          |
|          | For example, do you expect to finish paying for your car loan within the year or do you expect your m |              |                | or decrease because of a |
|          | modification to the terms of your mortgage?   | 5 5 1        |                |                          |
|          | ■ No.   |              |                |                          |
|          | Yes. Explain here:  |              |                |                          |
|          | Yes. Explain here.  |              |                |                          |

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| Fill in this infor              | mation to identify your o   | ase:                    |                            |                          |   |
|---------------------------------|---|-------------------------|----------------------------|--------------------------|---|
| Debtor 1                        | Chana J Jones   |                         |                            |                          |   |
|                                 | First Name  | Middle Name             | Last Name                  |                          |   |
| Debtor 2<br>(Spouse if, filing) | First Name  | Middle Name             | Last Name                  |                          |   |
| United States Ba                | ankruptcy Court for the:  | NORTHERN DISTRICT       | OF ILLINOIS                |                          |   |
| Case number _ (if known)        |   |                         |                            |                          | ☐ Check if this is an amended filing  |
| Official Forr                   | n 106Dec  |                         |                            |                          |   |
| Declarat                        | ion About a   | n Individual            | Debtor's So                | chedules                 | 12/15   |
| years, or both. 1               | y or property by fraud in<br>8 U.S.C. §§ 152, 1341, 19<br>n Below |                         | rruptcy case can result    | in fines up to \$250,00  | 00, or imprisonment for up to 20  |
| Did you pa                      | y or agree to pay some  | one who is NOT an attor | ney to help you fill out l | bankruptcy forms?        |   |
| ■ No                            |   |                         |                            |                          |   |
| ☐ Yes. N                        | Name of person  |                         |                            |                          | kruptcy Petition Preparer's Notice,<br>n, and Signature (Official Form 119) |
|                                 | alty of perjury, I declare t<br>e true and correct.               | hat I have read the sum | mary and schedules file    | ed with this declaration | on and  |
| X /s/ Cha                       | na J Jones  |                         | X                          |                          |   |
|                                 | J Jones<br>re of Debtor 1   |                         | Signature of               | f Debtor 2               |   |

Date \_\_\_\_\_

Date October 5, 2016

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|             |   | ation to identify you                      | r case:  |   |  |   |
|-------------|---|--|--|---|--|---|
| Deb         | otor 1  | Chana J Jones First Name                   | Middle Name  | Last Name   |  |   |
| Deb         | otor 2  |  |  |   |  |   |
| (Spo        | use if, filing)                                   | First Name                                 | Middle Name  | Last Name   |  |   |
| Uni         | ted States Ban                                    | kruptcy Court for the:                     | NORTHERN DISTRICT C  | OF ILLINOIS   |  |   |
| Cas         | e number  |  |  |   |  |   |
| (if kn      | own)  |  |  |   | _  | Check if this is an                                   |
|             |   |  |  |   |  | amended filing  |
| Ot €        | ficial For  | m 107                                      |  |   |  |   |
|             | ficial For  |  | Affaira far Individ  | luala Filina far B                                    | ) on lever to te                           | ***   |
|             |   |  | Affairs for Individ  |   | <u> </u>                                   | 4/10  |
|             |   |  | ible. If two married people a<br>attach a separate sheet to t                                    |   |  |   |
|             |   | ). Answer every que                        |  |   | ,  |   |
| Par         | Give De   | etails About Your Ma                       | arital Status and Where You  | Lived Before  |  |   |
| 1.          | What is your                                      | current marital statu                      | ıs?  |   |  |   |
|             | ☐ Married   |  |  |   |  |   |
|             | <ul><li>■ Married</li><li>■ Not married</li></ul> | ied  |  |   |  |   |
| _           |   |  |  |   |  |   |
| 2.          | During the la                                     | st 3 years, have you                       | lived anywhere other than v  | where you live now?                                   |  |   |
|             | □ No  |  |  |   |  |   |
|             | Yes. List   | all of the places you I                    | ived in the last 3 years. Do no  | ot include where you live now                         | ٧.   |   |
|             | Debtor 1 Price                                    | or Address:                                | Dates Debtor 1 lived there   | Debtor 2 Prior Ac                                     | ddress:                                    | Dates Debtor 2<br>lived there                         |
|             | 918 E. 93rd<br>Chicago, IL                        |  | From-To:<br>10/12-12/14  | ☐ Same as Debtor                                      | 1  | ☐ Same as Debtor 1 From-To:                           |
| 3.<br>state | es and territorie                                 | es include Árizona, Ca                     | ver live with a spouse or leg<br>lifornia, Idaho, Louisiana, Nev<br>medule H: Your Codebtors (Of | vada, New Mexico, Puerto R                            |  |   |
| Par         | t 2 Explain                                       | the Sources of You                         | r Income   |   |  |   |
| 4.          | Fill in the total                                 | amount of income yo                        | nployment or from operating<br>u received from all jobs and a<br>have income that you receive    | ill businesses, including part                        | -time activities.                          | endar years?  |
|             | □ No  |  |  |   |  |   |
|             | Yes. Fill i                                       | in the details.                            |  |   |  |   |
|             |   |  | Dobtos 1   |   | Debtor 2                                   |   |
|             |   |  |  |   | DEDIOI Z                                   |   |
|             |   |  | Debtor 1   | Gross income  | Sources of income                          | Gross income  |
|             |   |  | Sources of income<br>Check all that apply.   | Gross income<br>(before deductions and<br>exclusions) | Sources of income<br>Check all that apply. | Gross income<br>(before deductions<br>and exclusions) |
|             |   | of current year until<br>I for bankruptcy: | Sources of income  | (before deductions and                                |  | (before deductions                                    |

Statement of Financial Affairs for Individuals Filing for Bankruptcy

Official Form 107

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Case number (if known) Debtor 1 Chana J Jones

|     |          |                       |  |   | Debtor 1   |   | Debtor 2  |                                   |   |
|-----|----------|-----------------------|--|---|--|---|---|-----------------------------------|---|
|     |          |                       |  |   | Sources of income<br>Check all that apply.   | Gross income<br>(before deductions and<br>exclusions)   | Sources of inc<br>Check all that a                                |                                   | Gross income<br>(before deductions<br>and exclusions) |
|     |          |                       | dar year:<br>December                          | 31, 2015 )  | ■ Wages, commissions, bonuses, tips  | \$28,967.00   | ☐ Wages, combonuses, tips   | imissions,                        |   |
|     |          |                       |  |   | ☐ Operating a business   |   | ☐ Operating a   | business                          |   |
|     |          |                       | ar year be<br>December                         |   | ■ Wages, commissions, bonuses, tips  | \$43,815.00   | ☐ Wages, combonuses, tips   | ımissions,                        |   |
|     |          |                       |  |   | ☐ Operating a business   |   | ☐ Operating a   | business                          |   |
|     | winnir   | ngs. Í<br>ach s<br>No | you are fil                                    | ing a joint cas   | pensions; rental income; inter-<br>ie and you have income that y<br>ome from each source separat   | ou received together, list it   | only once under De  | ebtor 1.                          | a gambiing and lottery                                |
|     |          |                       |  |   | Debtor 1   |   | Debtor 2  |                                   |   |
|     |          |                       |  |   | Sources of income Describe below.  | Gross income from each source (before deductions and exclusions)  | Sources of inc<br>Describe below                                  |                                   | Gross income<br>(before deductions<br>and exclusions) |
| Pai | rt 3:    | List                  | Certain Pa                                     | yments You  | Made Before You Filed for E  | Bankruptcy  |   |                                   |   |
| 6.  | _        | ither<br>No.          | Neither De individual   During the   No.   Yes | ebtor 1 nor D<br>primarily for a<br>90 days befor<br>Go to line 7<br>List below e<br>paid that connot include | es debts primarily consumer lebtor 2 has primarily consumer personal, family, or household re you filed for bankruptcy, did a cach creditor to whom you paid editor. Do not include payment payments to an attorney for the on 4/01/19 and every 3 years | mer debts. Consumer debtd purpose."  d you pay any creditor a totatd a total of \$6,425* or more ts for domestic support oblinis bankruptcy case. | al of \$6,425* or mo<br>in one or more pay<br>gations, such as ch | re?<br>vments and thild support a | ne total amount you<br>nd alimony. Also, do           |
|     | <b>.</b> | Yes.                  | Debtor 1                                       | or Debtor 2 o   | r both have primarily consure you filed for bankruptcy, did  | mer debts.  |   |                                   |   |
|     |          |                       | ■ No.  | Go to line 7  |  |   |   |                                   |   |
|     |          |                       | ☐ Yes  | include pay   | each creditor to whom you paid<br>ments for domestic support of<br>this bankruptcy case.   |   |   |                                   |   |
|     | Cred     | ditor's               | Name and                                       | d Address   | Dates of paymen  | nt Total amount paid  | Amount you still owe  | Was this p                        | payment for   |

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|          | editor Name and Address   |  |                       |                      | action was                       | Amount                |
|----------|---|--|-----------------------|----------------------|----------------------------------|-----------------------|
| acc      | thin 90 days before you filed for bankru<br>counts or refuse to make a payment bed<br>No<br>Yes. Fill in the details.             |  |                       |                      |                                  | ounts from your       |
| _        |   | - 1 Topetty was attached   | ou, soizeu di levieu. |                      |                                  |                       |
| 36       | auk Village, IL 60411   | ■ Property was reposs □ Property was foreclo □ Property was garnish □ Property was attache | sed.<br>ned.          |                      |                                  |                       |
| 27       | tle Max<br>700 E. Sauk Trail<br>auk Village, IL 60411   | 2003 Chevy Tahoe 9   |                       | 10/4/                | /2016                            | \$3,500.00            |
|          |   | ☐ Property was attache   | ·                     |                      |                                  |                       |
| Sa       | auk Village, IL 60411   | ■ Property was reposs □ Property was foreclo □ Property was garnish                        | sed.<br>ned.          |                      |                                  |                       |
|          | tle Max<br>700 E. Sauk Trail  | 2003 Chevy Tahoe 95600 miles   |                       |                      | 2016                             | \$3,500.00            |
|          |   | Explain what happene   | d                     |                      |                                  | property              |
|          | Yes. Fill in the information below.   | Describe the Property  |                       | Date                 |                                  | Value of the          |
|          | thin 1 year before you filed for bankrupt<br>eck all that apply and fill in the details belo<br>No. Go to line 11.                |  | erty repossessed, f   | oreclosed, garnis    | shed, attached, s                | seized, or levied?    |
|          | ase title<br>ase number   | Nature of the case   | Court or agency       |                      | Status of the                    | case                  |
|          | No<br>Yes. Fill in the details.   |  |                       |                      |                                  |                       |
| List     | thin 1 year before you filed for bankrupt<br>t all such matters, including personal injury<br>difications, and contract disputes. |  |                       |                      |                                  |                       |
| art 4:   | Identify Legal Actions, Repossession  | ns, and Foreclosures   |                       |                      |                                  |                       |
| Ins      | sider's Name and Address  | Dates of payment   | Total amount paid     | Amount you still owe | Reason for th<br>Include credito |                       |
|          | No<br>Yes. List all payments to an insider  |  |                       |                      |                                  |                       |
| ins      | thin 1 year before you filed for bankrupt<br>ider?<br>lude payments on debts guaranteed or cos                                    |  | yments or transier o  | any property on a    | ccount of a deb                  | i tilat bellelited al |
|          |   |  | paid                  | still owe            |                                  |                       |
| ∐<br>In• | No Yes. List all payments to an insider. sider's Name and Address   | Dates of payment   | Total amount          | Amount you           | Reason for th                    | is navment            |
|          |   |  |                       |                      |                                  |                       |
| alin     | usiness you operate as a sole proprietor. 1 nony.   | 11 0.0.0. g 101. moldae pe   | lyments for demestic  | support obligation   | is, such as chila c              | заррот апа            |

Case 16-31779 Doc 1 Filed 10/05/16 Entered 10/05/16 11:03:34 Page 34 of 52 Case number (if known) Document Debtor 1 Chana J Jones 12. Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official? No ☐ Yes Part 5: List Certain Gifts and Contributions 13. Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person? Yes. Fill in the details for each gift. Gifts with a total value of more than \$600 Describe the gifts Dates you gave Value per person the gifts Person to Whom You Gave the Gift and Address: 14. Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity? ■ No Yes. Fill in the details for each gift or contribution. Gifts or contributions to charities that total Describe what you contributed Dates you Value more than \$600 contributed **Charity's Name** Address (Number, Street, City, State and ZIP Code) Part 6: List Certain Losses Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling? Nο п Yes. Fill in the details. Describe the property you lost and Describe any insurance coverage for the loss Date of your Value of property how the loss occurred loss lost Include the amount that insurance has paid. List pending insurance claims on line 33 of Schedule A/B: Property. Part 7: List Certain Payments or Transfers Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition? Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy. Yes. Fill in the details. Person Who Was Paid Description and value of any property Date payment Amount of **Address** transferred or transfer was payment Email or website address made Person Who Made the Payment, if Not You Credit Solutions Law \$250.00 received to be applied to filing 7/8/16 \$250.00 1 South Dearborn fee, credit counseling and credit report. **Suite 2109** Chicago, IL 60603

Credit Solutions Law

1 South Dearborn Suite 2109 Chicago, IL 60603 \$310.00 received for filing fee

\$310.00

09/30

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Debtor 1 Chana J Jones

| ☐ Yes. Fill in the details.  | Description an transferred  |   |   |   |  |  |  |  |
|--|---|---|---|---|--|--|--|--|
| Person Who Was Paid<br>Address   |   | Description and value of any property transferred |   | Amount of payment                             |  |  |  |  |
| transferred in the ordinary could include both outright transfers and                          |   |   |   |   |  |  |  |  |
| Person Who Received Transfe<br>Address<br>Person's relationship to you                         | r Description an property transf  | erred paymer                                      | ne any property or<br>nts received or debts<br>exchange       | Date transfer was made                        |  |  |  |  |
|  |   |   |   |   |  |  |  |  |
| Name of trust  | Description an  | Description and value of the property transferred |   |   |  |  |  |  |
| Part 8: List of Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units |   |   |   |   |  |  |  |  |
| sold, moved, or transferred?<br>Include checking, savings, mor                                 | Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions.  No |   |   |   |  |  |  |  |
| Name of Financial Institution a<br>Address (Number, Street, City, State a<br>Code)             | •   | instrument  | Date account was<br>closed, sold,<br>moved, or<br>transferred | Last balance<br>before closing or<br>transfer |  |  |  |  |
| <ul><li>21. Do you now have, or did you ha cash, or other valuables?</li><li>No</li></ul>      | cash, or other valuables?   |   |   |   |  |  |  |  |
| Yes. Fill in the details.  Name of Financial Institution                                       | Who else had a  | access to it? Describe the                        | ne contents   | Do you still                                  |  |  |  |  |
| Address (Number, Street, City, State a   | Address (Number State and ZIP Code)   |   |   | have it?                                      |  |  |  |  |
| 22. Have you stored property in a s  No Yes. Fill in the details.                              | torage unit or place other than yo  | our home within 1 year before                     | you filed for bankrupto                                       | y?  |  |  |  |  |
| Name of Storage Facility Address (Number, Street, City, State a                                | Who else has of to it?  Address (Number State and ZIP Code)   | r, Street, City,                                  | ne contents   | Do you still have it?                         |  |  |  |  |

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Debtor 1 Chana J Jones

| Pa   | t 9: Identify Property You Hold or Control for  | Someone Else  |        |                                      |                    |  |  |  |
|--|---|---|--------|--------------------------------------|--------------------|--|--|--|
| 23.  | Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone.  |   |        |                                      |                    |  |  |  |
|  | ■ No  |   |        |                                      |                    |  |  |  |
|  | ☐ Yes. Fill in the details.   |   |        |                                      |                    |  |  |  |
|  | Owner's Name<br>Address (Number, Street, City, State and ZIP Code)  | Where is the property?<br>(Number, Street, City, State and ZIP<br>Code)   | Des    | cribe the property                   | Value              |  |  |  |
| Pa   | t 10: Give Details About Environmental Inform   | nation  |        |                                      |                    |  |  |  |
| For  | the purpose of Part 10, the following definitions   | s apply:  |        |                                      |                    |  |  |  |
|  | Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. |   |        |                                      |                    |  |  |  |
|  | to own, operate, or utilize it, including disposal sites.   |   |        |                                      |                    |  |  |  |
|  | Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term.   |   |        |                                      |                    |  |  |  |
| Rep  | ort all notices, releases, and proceedings that y   | ou know about, regardless of whe  | n they | occurred.                            |                    |  |  |  |
| 24.  | las any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law?  |   |        |                                      |                    |  |  |  |
|  | ■ No □ Yes. Fill in the details.  |   |        |                                      |                    |  |  |  |
|  | Name of site<br>Address (Number, Street, City, State and ZIP Code)  | Governmental unit<br>Address (Number, Street, City, State an<br>ZIP Code) |        | Environmental law, if you know it    | Date of notice     |  |  |  |
| 25.  | Have you notified any governmental unit of any release of hazardous material?   |   |        |                                      |                    |  |  |  |
|  | No No   |   |        |                                      |                    |  |  |  |
|  | Yes. Fill in the details.   |   |        |                                      |                    |  |  |  |
|  | Name of site Address (Number, Street, City, State and ZIP Code)   | Governmental unit<br>Address (Number, Street, City, State an<br>ZIP Code) |        | Environmental law, if you<br>know it | Date of notice     |  |  |  |
| 26.  | Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders.   |   |        |                                      |                    |  |  |  |
|  | ■ No  |   |        |                                      |                    |  |  |  |
|  | Yes. Fill in the details.   |   |        |                                      |                    |  |  |  |
|  | Case Title Case Number  | Court or agency Name Address (Number, Street, City, State and ZIP Code)   | Natu   | ure of the case                      | Status of the case |  |  |  |
| Pa   | t 11: Give Details About Your Business or Co  | nnections to Any Business   |        |                                      |                    |  |  |  |
| 27. Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business? |   |   |        |                                      |                    |  |  |  |
|  | ☐ A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time   |   |        |                                      |                    |  |  |  |
|  | ☐ A member of a limited liability company (LLC) or limited liability partnership (LLP)  |   |        |                                      |                    |  |  |  |
|  | ☐ A partner in a partnership  |   |        |                                      |                    |  |  |  |
|  | ☐ An officer, director, or managing executive of a corporation  |   |        |                                      |                    |  |  |  |
|  | An owner of at least 5% of the voting or equity securities of a corporation   |   |        |                                      |                    |  |  |  |

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Debtor 1 Chana J Jones

|     | No. None of the above applies. Go to   | None of the above applies. Go to Part 12.                             |   |  |  |  |
|-----|--|---|---|--|--|--|
|     | Yes. Check all that apply above and fill in the details below for each business.   |   |   |  |  |  |
|     | Business Name<br>Address<br>(Number, Street, City, State and ZIP Code)   | Describe the nature of the business  Name of accountant or bookkeeper | Employer Identification number Do not include Social Security number or ITIN.  Dates business existed |  |  |  |
| 28. | Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties. |   |   |  |  |  |
|     | ■ No □ Yes. Fill in the details below.   |   |   |  |  |  |
|     | Name<br>Address<br>(Number, Street, City, State and ZIP Code)  | Date Issued   |   |  |  |  |
|     |  |   |   |  |  |  |

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Debtor 1 Chana J Jones

| Part 12: Sign Below          |  |
|------------------------------|--|
| are true and correct. I unde | this <i>Statement</i> of <i>Financial Affairs</i> and any attachments, and I declare under penalty of perjury that the answers rstand that making a false statement, concealing property, or obtaining money or property by fraud in connection result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 9, and 3571. |
| /s/ Chana J Jones            |  |
| Chana J Jones                | Signature of Debtor 2  |
| Signature of Debtor 1        |  |
| <b>Date</b> October 5, 2016  | Date   |
| Did you attach additional pa | ages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)?   |
| No                           |  |
| □ Yes                        |  |
| Did you pay or agree to pay  | someone who is not an attorney to help you fill out bankruptcy forms?  |
| No                           |  |
| Yes, Name of Person          | Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).  |

# Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

#### This notice is for you if:

You are an individual filing for bankruptcy, and

Your debts are primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

### The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan for family farmers or fishermen

Chapter 13 - Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

| Chapter 7: | Liquidation        |
|------------|--------------------|
| \$245      | filing fee         |
| \$75       | administrative fee |
| + \$15     | trustee surcharge  |
| \$335      | total fee          |

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes;

most student loans;

domestic support and property settlement obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft;

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form —the *Chapter 7 Means Test Calculation* (Official Form 122A–2). The calculations on the form— sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

#### **Chapter 11: Reorganization**

\$1,167 filing fee

+ \$550 administrative fee

\$1,717 total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

#### **Read These Important Warnings**

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

### Chapter 12: Repayment plan for family farmers or fishermen

|   | \$200 | filing fee         |
|---|-------|--------------------|
| + | \$75  | administrative fee |
|   | \$275 | total fee          |

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

# Chapter 13: Repayment plan for individuals with regular income

|   | \$235 | filing fee         |
|---|-------|--------------------|
| + | \$75  | administrative fee |
|   | \$310 | total fee          |

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

domestic support obligations,

most student loans,

certain taxes,

debts for fraud or theft,

debts for fraud or defalcation while acting in a fiduciary capacity,

most criminal fines and restitution obligations,

certain debts that are not listed in your bankruptcy papers,

certain debts for acts that caused death or personal injury, and

certain long-term secured debts.

#### Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to: <a href="http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure">http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure</a>.

#### Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

#### Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

### Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days *before* you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: <a href="http://justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html">http://justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html</a>

In Alabama and North Carolina, go to: <a href="http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit">http://www.uscourts.gov/FederalCourts/Bankruptcy/Bankruptcy/BankruptcyResources/ApprovedCredit</a> AndDebtCounselors.aspx.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list. Case 16-31779 Doc 1 Filed 10/05/16 Entered 10/05/16 11:03:34 Desc Main Document Page 43 of 52

B2030 (Form 2030) (12/15)

## **United States Bankruptcy Court**Northern District of Illinois

| Disclosure of compensation paid to me was:    Debtor   Other     | In r | e              | Chana J Jone  | s  |  |   |  |                                 | Case No.                 |                      |                |
|--|------|----------------|---|--|--|---|--|---------------------------------|--------------------------|----------------------|----------------|
| 1. Pursuant to 11 U. S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:  For legal services, I have agreed to accept  Prior to the filing of this statement I have received  \$ 4,000.00  Balance Due  \$ 4,000.00  Balance Due  The source of the compensation paid to me was:  Debtor  Other (specify):  The source of compensation to be paid to me is:  Debtor  Other (specify):  The source of compensation to be paid to me is:  Debtor  Other (specify):  I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation is attached.  In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:  a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy; b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required; c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof; d. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof; d. Representation of the debtor of adversary proceedings and other contested bankruptcy matters; c. [Other provisions as needed]  See Court Approved Retention Agreement  CERTIFICATION  I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.  October 5, 2016  Brate J. Pfeifer 6227036  Sig |      | •              |   |  |  |   | Debtor(s)                                |                                 | Chapter                  | 13                   |                |
| compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:  For legal services, I have agreed to accept Prior to the filing of this statement I have received S 0.00 Balance Due S 4,000.00  The source of the compensation paid to me was:  Debtor Other (specify):  The source of compensation to be paid to me is: Debtor Other (specify):  The source of compensation to be paid to me is: Debtor Other (specify):  The source of compensation to be paid to me is: The source of compensation to be paid to me is: The source of compensation to be paid to me is: The source of compensation to be paid to me is: The source of compensation to be paid to me is: The source of compensation to be paid to me is: The source of compensation to be paid to me is: The source of compensation to be paid to me is: The source of compensation to be paid to me is: The source of compensation to be paid to me is: The source of compensation to be paid to me is: The source of compensation to be paid to me is: The source of compensation to be paid to me is: The source of compensation to be paid to me is: The source of compensation to be paid to me is: The source of compensation to the above disclosed compensation with any other person unless they are members and associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation is attached.  In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:  Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy; Preparation and filing of any petition, schedules, statement of affairs and plan which may be required; Representation of the debtor of any petition, schedules, statement of affairs and plan whi   |      |                | DIS   | SCLO   | OSURE OF CO  | OMPENSAT  | ION OF AT                                | TORNEY                          | FOR DE                   | EBTOR(S)             |                |
| Prior to the filing of this statement I have received \$ 0.00 Balance Due \$ 4,000.00  2. The source of the compensation paid to me was:  Debtor Other (specify):  3. The source of compensation to be paid to me is:  Debtor Other (specify):  4. I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm play the person of the agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation is attached.  5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:  a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy; b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required; c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof; d. Representation of the debtor at the meeting of creditors and other contested bankruptcy matters; e. [Other provisions as needed]  See Court Approved Retention Agreement  CERTIFICATION  I certify that the foregoing is a complete statement of any agreement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.  October 5, 2016  Date    Set II   Pleifer   | 1.   | cor            | npensation paid   | to me v  | within one year before   | re the filing of the  | petition in bankra                       | uptcy, or agree                 | d to be paid             | to me, for services  |                |
| Balance Due \$ 4,000.00  2. The source of the compensation paid to me was:  Debtor Other (specify):  3. The source of compensation to be paid to me is:  Debtor Other (specify):  1 I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm day agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation is attached.  In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:  a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy; b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required; c. Representation of the debtor in adversary proceedings and other contested bankruptcy matters; e. [Other provisions as needed] See Court Approved Retention Agreement  CERTIFICATION  I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.  October 5, 2016  Date  /s/ Brett J. Pfeifer Brett J. Pfeifer 6227036 Signature of Antomey Credit Solutions Law 1 South Dearborn St, Suite 2109 Chicago, IL 60603 312-801-3000 Fax: 414-272-0102 attorneybrett@yahoo.com   |      |                | For legal servi   | ces, I h   | nave agreed to accept  | t   |  | \$                              |                          | 4,000.00             |                |
| 2. The source of the compensation paid to me was:    Debtor  |      |                | Prior to the fili   | ng of t  | his statement I have   | received  |  | \$                              |                          | 0.00                 |                |
| ■ Debtor   |      |                | Balance Due   |  |  |   |  | \$                              |                          | 4,000.00             |                |
| 3. The source of compensation to be paid to me is:  ■ Debtor □ Other (specify):  4. ■ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm. □ I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation is attached.  5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:  a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;  b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;  c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;  d. Representation of the debtor in adversary proceedings and other contested bankruptcy matters;  e. [Other provisions as needed]  See Court Approved Retention Agreement  6. By agreement with the debtor(s), the above-disclosed fee does not include the following service:  See Court Approved Retention Agreement  CERTIFICATION  I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.  October 5, 2016  Date    See Total J. Pfeifer  | 2.   | The            | e source of the co  | ompens   | sation paid to me wa   | s:  |  |                                 |                          |                      |                |
| ■ Debtor □ Other (specify):  4. ■ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm □ I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation is attached.  5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:  a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy; b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required; c. Representation of the debtor in adversary proceedings and other contested bankruptcy matters; e. [Other provisions as needed]  See Court Approved Retention Agreement  6. By agreement with the debtor(s), the above-disclosed fee does not include the following service:  See Court Approved Retention Agreement  CERTIFICATION  I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.  October 5, 2016  Date    Sy Brett J. Pfeifer       |      |                | Debtor  |  | Other (specify):   |   |  |                                 |                          |                      |                |
| 4. In lave not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.  I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation is attached.  5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:  a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy; b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;  c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;  d. Representation of the debtor in adversary proceedings and other contested bankruptcy matters;  e. [Other provisions as needed]  See Court Approved Retention Agreement  6. By agreement with the debtor(s), the above-disclosed fee does not include the following service:  See Court Approved Retention Agreement  CERTIFICATION  I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.  October 5, 2016  Date  See Tipical J. Pfeifer  Brett J. Pfeifer 6227036  Signature of Attorney  Credit Solutions Law  1 South Dearborn St, Suite 2109  Chicago, It. 60603  312-801-3000 Fax: 414-272-0102  attorneybrett@yahoo.com   | 3.   | The            | e source of comp  | ensatio  | on to be paid to me is   | s:  |  |                                 |                          |                      |                |
| □ I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation is attached.  5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:  a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;  b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;  c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;  d. Representation of the debtor in adversary proceedings and other contested bankruptcy matters;  e. [Other provisions as needed]  See Court Approved Retention Agreement  6. By agreement with the debtor(s), the above-disclosed fee does not include the following service:  See Court Approved Retention Agreement  CERTIFICATION  I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.  October 5, 2016  Date  /s/ Brett J. Pfeifer  Brett J. Pfeifer  Brett J. Pfeifer 6227036  Signature of Attorney  Credit Solutions Law  1 South Dearborn St, Suite 2109  Chicago, IL 60603  312-801-3000 Fax: 414-272-0102  attorney/brett@yahoo.com  |      |                | Debtor  |  | Other (specify):   |   |  |                                 |                          |                      |                |
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| a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy; b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required; c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof; d. Representation of the debtor in adversary proceedings and other contested bankruptcy matters; e. [Other provisions as needed] See Court Approved Retention Agreement  6. By agreement with the debtor(s), the above-disclosed fee does not include the following service: See Court Approved Retention Agreement  CERTIFICATION  I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.  October 5, 2016  October 5, 2016  Pate  /s/ Brett J. Pfeifer  Brett J. Pfeifer 6227036  Signature of Attorney  Credit Solutions Law 1 South Dearborn St, Suite 2109  Chicago, IL 60603  312-801-3000 Fax: 414-272-0102  attorneybrett@yahoo.com   |      |                |   |  |  |   |  |                                 |                          |                      | y law firm. A  |
| b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required; c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof; d. Representation of the debtor in adversary proceedings and other contested bankruptcy matters; e. [Other provisions as needed]  | 5.   | In             | return for the abo  | ove-dis  | sclosed fee, I have ag   | greed to render leg   | gal service for all a                    | aspects of the b                | ankruptcy o              | case, including:     |                |
| See Court Approved Retention Agreement  CERTIFICATION  I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.  October 5, 2016  Date  /s/ Brett J. Pfeifer  Brett J. Pfeifer 6227036  Signature of Attorney  Credit Solutions Law  1 South Dearborn St, Suite 2109  Chicago, IL 60603  312-801-3000 Fax: 414-272-0102  attorneybrett@yahoo.com  |      | b.<br>c.<br>d. | Preparation and<br>Representation of<br>Representation of<br>[Other provision | filing of the door th | of any petition, scheo<br>lebtor at the meeting<br>lebtor in adversary p<br>eeded] | dules, statement of<br>of creditors and coroceedings and of | f affairs and plan<br>confirmation heari | which may be<br>ing, and any ad | required;<br>journed hea | -                    | nkruptcy;      |
| I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.    October 5, 2016   | 6.   | Ву             |   |  |  |   | ot include the foll                      | lowing service:                 |                          |                      |                |
| this bankruptcy proceeding.  October 5, 2016  Date  Signature of Attorney Credit Solutions Law 1 South Dearborn St, Suite 2109 Chicago, IL 60603 312-801-3000 Fax: 414-272-0102 attorneybrett@yahoo.com  |      |                |   |  |  | CER'  | TIFICATION                               |                                 |                          |                      |                |
| Brett J. Pfeifer 6227036  Signature of Attorney Credit Solutions Law 1 South Dearborn St, Suite 2109 Chicago, IL 60603 312-801-3000 Fax: 414-272-0102 attorneybrett@yahoo.com  | this |                |   |  | is a complete staten   | nent of any agreen  | nent or arrangeme                        | ent for paymen                  | t to me for r            | epresentation of the | e debtor(s) in |
| Brett J. Pfeifer 6227036  Signature of Attorney Credit Solutions Law 1 South Dearborn St, Suite 2109 Chicago, IL 60603 312-801-3000 Fax: 414-272-0102 attorneybrett@yahoo.com  |      | Octo           | ober 5, 2016  |  |  |   | /s/ Brett J. Pf                          | eifer                           |                          |                      |                |
| Credit Solutions Law 1 South Dearborn St, Suite 2109 Chicago, IL 60603 312-801-3000 Fax: 414-272-0102 attorneybrett@yahoo.com  | _    |                |   |  |  |   |  |                                 |                          |                      |                |
| 1 South Dearborn St, Suite 2109 Chicago, IL 60603 312-801-3000 Fax: 414-272-0102 attorneybrett@yahoo.com   |      |                |   |  |  |   |  |                                 |                          |                      |                |
| 312-801-3000 Fax: 414-272-0102<br>attorneybrett@yahoo.com  |      |                |   |  |  |   | 1 South Dear                             | rborn St, Suite                 | 2109                     |                      |                |
| attorneybrett@yahoo.com  |      |                |   |  |  |   |  |                                 | 72-0102                  |                      |                |
| Name of law firm   |      |                |   |  |  |   |  |                                 |                          |                      |                |
|  |      |                |   |  |  |   | Name of law fi                           | irm                             |                          |                      |                |

| In re | Chana J Jones |           | Case No. |  |
|-------|---------------|-----------|----------|--|
|       |               | Debtor(s) |          |  |

#### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

## RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

#### (Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtor and the attorney that conflicts with this agreement is void.

#### A. BEFORE THE CASE IS FILED

#### THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

#### THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule, and explain how and when the attorney's fees and the trustee's fees are determined and paid.

- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.
- 6. Advise the debtor of the need to maintain appropriate insurance.

#### B. AFTER THE CASE IS FILED

#### THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce).
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

#### THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.
- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor, in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

## C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3. If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

#### D. RETAINERS AND PREVIOUS PAYMENTS

1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.

□The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:

- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the Chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;

- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the Chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

#### E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor*. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

[Remaining page intentionally left blank.]

#### F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00.
- 2. In addition, the debtor will pay the filing fee required in the case and other expenses of \$310.00.
- 3. Before signing this agreement, the attorney has received, \$0.00 toward the flat fee, leaving a balance due of \$4,000.00; and \$0.00 for expenses, leaving a balance due for the filing fee of \$0.00.
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

| Date: October 5, 2016                     | TT V                       |  |
|---|----------------------------|--|
| Signed:                                   |                            |  |
| /s/ Chana J Jones                         | /s/ Brett J. Pfeifer       |  |
| Chana J Jones                             | Brett J. Pfeifer 6227036   |  |
|   | Attorney for the Debtor(s) |  |
| Debtor(s)                                 | _                          |  |
| Do not sign this agreement if the amounts | are blank.                 |  |

**Local Bankruptcy Form 23c** 

#### United States Bankruptcy Court Northern District of Illinois

| In re | Chana J Jones                             |   | Case No.        |                           |
|-------|---|---|-----------------|---------------------------|
|       |   | Debtor(s)   | Chapter         | 13                        |
|       | VI  | ERIFICATION OF CREDITOR M   | ATRIX           |                           |
|       |   | Number of   | Creditors:      | 15                        |
|       | The above-named Debtor(s (our) knowledge. | s) hereby verifies that the list of credit                          | ors is true and | correct to the best of my |
| Date: | October 5, 2016                           | /s/ Chana J Jones Chana J Jones Signature of Debtor                 |                 |                           |
| Date: | October 5, 2016                           | /s/ Brett J. Pfeifer Signature of Attorney Brett J. Pfeifer 6227036 |                 |                           |

IRS--Central Insolvency Operation PO Box 7346 Philadelphia, PA 19101-7346

Illinois Department of Revenue 101 West Jefferson St. Springfield, IL 62702

Illinois Dept of Emp Security Bankruptcy Unit 33 S. State St., 10th Floor Chicago, IL 60603

Ad Astra Recovery Services 8918 W. 21 Street N, Suite 200 PMB 112 Wichita, KS 67205-1880

Capital One Auto Finance PO Box 201347 Arlington, TX 76006

City of Chicago Bureau of Parking 121 N. LaSalle Room 107A Chicago, IL 60602

City of Chicago Department of Revenue PO Box 88292 Chicago, IL 60680-1292

Credit Management Control PO Box 589 Waukesha, WI 53187

DirecTV P.O. Box 78626 Phoenix, AZ 85062-8626

First Premier Box 5147 Sioux Falls, SD 57117 Navient Student Loans P.O. Box 9533 Wilkes Barre, PA 18773

Peoples Energy Corporation 801 Tonne Rd Elk Grove Village, IL 60007

Receivable Performance Management 20816 44th Ave. W Lynnwood, WA 98036

State Coll PO Box 6250 Madison, WI 53716

Title Max 2700 E. Sauk Trail Sauk Village, IL 60411